

Crown Melbourne Limited

Baccarat Rules



Victorian Commission
for Gambling Regulation

RULES OF THE GAME

BACCARAT

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RULES FOR BACCARAT

1 DEFINITIONS

1.1 In these rules –

“**Baccarat**” means the point count of either the Player hand or the Banker hand is equal to zero.

“**Baccarat Pairs**” means a side wager which may be offered on both Traditional Baccarat and Crown Baccarat which wins if the first two cards dealt to the Player or the Banker (as nominated by the player) constitute a pair and loses on all other outcomes. Players may place a wager on Player Pair, Banker Pair or both.

“**Baccarat Perfect Pairs**” means a side wager which may be offered on both Traditional Baccarat and Crown Baccarat which wins if the first two cards dealt to the Player or the Banker are:

- (a) A Mixed pair which means two cards that are exactly alike except for suit and colour, or
- (b) A Coloured Pair which means two cards that are exactly alike (including colour) except for suit; or
- (c) A Perfect Pair which means two cards that are exactly alike including suit

and loses on all other outcomes. Players may place a wager on Player Pair, Banker Pair or both.

“**Crown Baccarat**” means a form of Baccarat played where winning Banker wagers are paid at odds of 1 to 1 except when the Banker wins with a point count of 6. In this instance winning Banker wagers are paid at odds of 1 to 1 less 50% commission (ie \$100 pays \$50). Winning Player wagers are paid at odds of 1 to 1. Crown Baccarat may also offer an Insurance/No 6 wager.

“**Coup**” means a round of play comprising a Player hand and a Banker hand.

“**Dealer**” means a person responsible for the operation of the game.

“Dealing shoe” means a device from which cards are dealt.

"Distinctive Marker" means a marker button labelled with, but not limited to, the words personal limit or higher limit.

“Dragon Bonus” means a side wager which may be offered on both Traditional Baccarat and Crown Baccarat and may be placed on:

- (a) Player Dragon Bonus - Player wins by 4 points or more, or wins with a Natural; and/or
- (b) Banker Dragon Bonus - Banker wins by 4 points or more, or wins with a Natural.

“Dragon Tail” means a side wager which may be offered on both Traditional Baccarat and Crown Baccarat and may be placed on:

- (a) Player Dragon Tail – a run of at least two (2), up to a maximum of six, consecutive Player results; and/or
- (b) Banker Dragon Tail – a run of at least two (2) up to a maximum of six, consecutive Banker results.

Dragon Tail wagers must be placed prior to the Dealer announcing that no more bets may be placed and before the first card of the coup is dealt. They may be placed prior to a run being established (early Dragon Tail), or for one more coup after this (late Dragon Tail).

A Dragon Tail is established when, prior to the Dealer announcing that no more bets may be placed and before the first card of the coup is dealt, one or more wagers have been placed on a particular Early Dragon Tails betting area and the result of the coup dealt corresponds to the particular betting area where the wager(s) are placed.

Dragon Tails are broken by a Tie, an opposite result i.e. a Banker result breaks a Player run and a Player result breaks a Banker run, or the end of a shoe as described in rule 4.1.1 (b). Dragon Tails also finish when the run reaches a maximum of six (6) consecutive same results.

“Dragon Tail Indicator” means a device used to display the number of consecutive results when the Dragon Tails betting option is offered.

“Dummy Coup” means a coup played in accordance with rule 11.8.

“Game Supervisor” means the person responsible for the supervision of the operation of the game.

“Insurance/No 6” means a wager that may be placed when the first two cards on the Banker hand total 6 and the Player hand must draw. The wager will lose when the Banker wins with a total of 6 and win on all other outcomes. Players may only place an Insurance/No 6 wager for an amount not exceeding their original Player or Banker wager for that hand. Insurance/No 6 wagers will be made before the commencement of the subsequent deal and will be placed in the space provided on the table layout.

“Natural” means a two-card total of eight or nine achieved by either the Player hand or the Banker hand.

“Player” means a person who has placed a wager on the game of Baccarat or their nominee.

“Run” means a side wager which may be offered on both Traditional Baccarat and Crown Baccarat and may be placed on:

- (a) A number of successive winning Player hands; or
- (b) A number of successive winning Banker hands; or
- (c) A number of successive winning Player/Banker hands in any combination; or
- (d) A number of successive winning Tie hands.

A player may wager on up to a maximum of six successive hands for (a), (b) and (c) described above and on up to four successive Ties. All Run wagers must be placed before the first coup of the nominated Run is dealt. A player may have more than one active Run wager at any given time.

“Side Wager” means a betting option which is an accessory to the main game and on which players may place a wager in addition to, or instead of, a Player or Banker wager. For example: Tie, Dragon Bonus, Dragon Tails, or Baccarat Perfect Pairs.

“Table of Play” means a set of mandatory instructions that dictate whether the Player and Banker should stand or draw an additional card.

“Table Limit Sign” means a sign for which the casino operator is responsible under section 66 of the Casino Control Act 1991.

“Tie” means a side wager which may be offered on both Traditional Baccarat and Crown Baccarat which wins if both the Player and the Banker hands have the same point count.

“Tie Baccarat” means a form of Baccarat where:

- (a) A wager placed on Banker when the result of a coup is a Tie will be paid an amount between 1% and 10% of that wager, as stated on the table limit sign.
- (b) A wager placed on Player when the result of a coup is a Tie will be paid an amount between 1% and 10% of the wager, as stated on the table limit sign.

“Traditional Baccarat” is a form of Baccarat played where the winning “Banker” hands are paid at odds of 1 to 1 less 5% commission and winning Player hands are paid at odds of 1 to 1.

“Tournament” means a competition conducted in accordance with rule 11.

“Tournament Terms and Conditions” means the Terms and Conditions approved for a tournament in accordance with rule 12.

“Tournament Director” means the person responsible for the overall management of a tournament.

“Tournament player” means a player in a tournament.

“VCGR” means Victorian Commission for Gambling Regulation.

“**Void**” means an invalid hand, coup or wager (as the context requires).

“**2 to 1 Baccarat**” means a form of Baccarat where Banker hands and Player hands are paid odds of 2 to 1 when they win with a three card total of either eight (8) or nine (9) (i.e. not a natural) and are paid odds of 1 to 1 for any other winning result. Both the Player and the Banker hand lose when the result is a Tie.

2 EQUIPMENT

2.1 Baccarat will be played on a table having numbered places for five to fourteen seated players.

2.2 The table layout will be marked in a manner similar to the diagrams marked:-

2.2.1 “A” - Baccarat

2.2.2 “B” or “F”- Mini Baccarat

2.2.3 “C” - Midi Baccarat

with the name and/or logo of the casino imprinted thereon.

2.3 A dealing shoe will be used from which all cards will be dealt.

2.4 Where the ‘Run’ betting option is offered, an additional betting area used to nominate and record the player’s wager/s will be provided as described in Diagram D.

2.5 Where the “Dragon Bonus’ betting option is offered, additional betting areas will be provided for Player Dragon Bonus wagers and Banker Dragon Bonus wagers in a manner similar to that described in Diagram E or Diagram F.

2.6 Where the “Dragon Tails” betting option is offered:

2.6.1 Additional betting areas will be provided for Player Dragon Tails wagers and Banker Dragon Tails wagers in a manner similar to that described in Diagram G or Diagram H; and

2.6.2 A Dragon Tail Indicator will be used.

- 2.7 Where the “Baccarat Perfect Pairs” or “Baccarat Pairs” side wager is offered, additional betting areas will be provided for Player Perfect Pairs wagers, Player Pairs wagers, Banker Perfect Pairs wagers, and Banker Pairs wagers in a manner similar to that described in Diagram E or Diagram F.

3 THE CARDS

- 3.1 Baccarat will be played with four to eight decks, each deck having 52 cards without jokers, with backs of the same colour and design and one cutting card.

- 3.1.1 When the Baccarat Perfect Pairs side wager is offered for play all the conditions of rule 3.1 will apply except the game must always be played with 8 decks.

- 3.2 The value of the cards is as follows:-

- 3.2.1 Cards from 2 to 9 inclusive have their face value;

- 3.2.2 Tens, jacks, queens or kings have a value of zero; and

- 3.2.3 An ace has a value of one.

- 3.3 The point count of a hand will be:-

- 3.3.1 Where the total value of the cards in the hand is a number between 0 and 9 inclusive, that number; or

- 3.3.2 Where the total value of the cards in the hand is the number 10 or a higher number, the right digit of that number.

- 3.4 The cards will be checked prior to the commencement of gaming and counted for completeness at the conclusion of gaming.

- 3.4.1 There is no requirement for cards to be counted for completeness when they are being replaced as described in rule 4.4.3.

4 SHUFFLING, CUTTING, BURNING AND CARD REPLACEMENT

4.1 The Shuffle

4.1.1 The cards will be shuffled so that they are randomly intermixed:-

- (a) Prior to the cards being used for play;
- (b) At the completion of the next coup after that coup in which the cutting card appears;
- (c) Immediately, if in the opinion of a Pit Boss (or above) the cards are dealt in a sequence which is abnormal; and
- (d) At other times (including where the cards have been dropped or otherwise mishandled) when in the opinion of a Pit Boss (or above) there is reasonable cause to believe that a shuffle is warranted.

4.1.2 Cards may be pre-shuffled and secured in a designated area until such time as they are required for use in play.

4.2 The Cut

4.2.1 After the cards have been shuffled the Dealer will offer the stack of cards, with backs facing away from him/her, to be cut. The person to cut the cards will be:-

- (a) The player with the highest numbered seat; or
- (b) A person designated by the Game Supervisor (or above).

4.2.2 If the person designated in rule 4.2.1 refuses to cut the cards, the cards will be offered in a clockwise direction to each player seated at the table until a player accepts the cut. If the cut is not accepted by one of these players, a Game Supervisor (or above) will cut the cards.

4.2.3 The person designated in rule 4.2.1 or 4.2.2 will cut the cards by placing the cutting card in the stack a minimum of approximately one deck in from either end of the stack.

4.2.4 Once the person designated in rule 4.2.1 or 4.2.2 has inserted the cutting card the Dealer will:

- (a) Take all cards in front of the cutting card, and place them to the back of the stack, after which, he/she will insert the cutting card approximately twenty cards in from the back of the stack and then place the cards in the dealing shoe ready for the commencement of play; or
- (b) Take all cards in front of the cutting card, and place them to the back of the stack, after which he/she will fan 13 cards from the end, and insert the cutting card and then place the cards in the dealing shoe ready for the commencement of play.

4.3 Burning a Card

4.3.1 Before the start of play following each shuffle and cut of cards, the Dealer:-

- (a) Will remove the first card from the dealing shoe and burn the card by placing it into the discard holder. Players may request to see the burn card, in which case it will be turned face-up on the table layout and then placed in the discard rack; or
- (b) May if requested by a player, remove the first card from the dealing shoe face-up and draw, face-down, cards equal to the face value of the first card and burn them by placing them in the discard holder. In this procedure, 10, jack, queen and king will have a face value of 10 and an ace a value of 1; and
- (c) Will call for bets to be placed; and
- (d) Will, when betting is complete announce that no more bets may be placed and commence the deal.

4.4 Card Replacement

- 4.4.1 At the discretion of the Game Supervisor (or above) at the completion of the final coup and prior to a shuffle, the cards may be removed from the table, checked and replaced by new cards.
- 4.4.2 Where a Pit Boss (or above) forms the opinion that any or all of the cards have become unfit for further use and provided that no hand is in progress, the Pit Boss (or above) will direct that any or all of the cards be replaced.
- (a) Where all the cards are replaced, the new cards will be shuffled, cut and a card/s burned in accordance with rule 4.1, 4.2 and 4.3 respectively.
- 4.4.3 When the players during any shoe handle the cards, all the cards from that shoe will be replaced.

5 VERSION OF BACCARAT

- 5.1 If the Casino Operator decides to offer Crown Baccarat at a table, a notice to that effect must be displayed at that table.
- 5.2 If the Casino Operator decides to offer 2 to 1 Baccarat at a table, a notice to that effect must be displayed at that table.
- 5.3 If the Casino Operator decides to offer Tie Baccarat at a table, a notice to that effect must be displayed at that table.

6 PLACEMENT OF WAGERS

- 6.1 Wagers will only be accepted in chips.
- 6.2 A wager by a player will be placed on the appropriate area of the Baccarat layout.
- 6.2.1 Standing players may place a wager at the discretion of the Game Supervisor (or above).
- 6.2.2 Where the game is played on a layout similar to that shown in diagram B, a maximum of three wagers may be placed on any one playing area.

- 6.3 Wagers orally declared will only be accepted if accompanied by chips, cash, vouchers or authorised tokens which must be immediately converted to chips and placed on the table layout before the Dealer announces that no more bets may be placed.
- 6.4 Until a decision and settlement has been made in respect of any wager, no wager may be handled, placed, increased or withdrawn after the first card of the coup has been dealt except as authorised under the conditions of rule 11.9.
- 6.5 Wagers may be made on:
- 6.5.1 The Player hand;
 - 6.5.2 The Banker hand;
 - 6.5.3 The Tie;
- and where offered
- 6.5.4 Insurance/No 6 where the version of Baccarat in play is Crown Baccarat;
 - 6.5.5 Player Run;
 - 6.5.6 Banker Run;
 - 6.5.7 Player/Banker Run. A wager must be placed on the Player hand or the Banker hand for each coup in the run;
 - 6.5.8 Tie Run;
 - 6.5.9 Player Dragon Bonus;
 - 6.5.10 Banker Dragon Bonus;
 - 6.5.11 Player Dragon Tails;
 - 6.5.12 Banker Dragon Tails;
 - 6.5.13 Player Perfect Pairs;
 - 6.5.14 Banker Perfect Pairs;
 - 6.5.15 Player Pairs; and

6.5.16 Banker Pairs.

6.6 A wager may be refused prior to the cards being dealt for a coup if in the event the wager wins it would not be possible to pay the wager exactly in chips.

6.7 At the settlement of wagers for a coup, the Dealer must:

6.7.1 Clear any losing wagers from the table layout; and

6.7.2 Pay any winning wagers.

6.8 On a game where a side wager is offered:

6.8.1 A player may place a side wager regardless of whether they or any other player has placed a valid wager on Player or Banker.

(a) Where the side wager offered is Baccarat Perfect Pairs or Baccarat Pairs, and no valid wagers have been placed on Player, Banker or Tie, the coup must be completed in accordance with the Table of Play as described in rule 9.

6.8.2 A player may place simultaneous side wagers. For example: In any one coup, a player may place a wager on both Player Dragon Bonus and Banker Dragon Bonus.

6.8.3 A player who has placed a valid Player wager on a specific betting area will have first entitlement to place a Player side wager.

6.8.4 A player who has placed a valid Banker wager on a specific betting area will have first entitlement to place a Banker side wager.

6.8.5 A player who has placed a valid wager, other than a Player wager on a betting area, will have next entitlement to place a Player side wager.

6.8.6 A player who has placed a valid wager, other than a Banker wager on a specific betting area, will have next entitlement to place a Banker side wager.

- 6.8.7 Once players with first entitlement as described in 6.8.2 to 6.8.6 (inclusive) have elected to place a side wager or not, subsequent entitlements will go to the remaining players.

7 PERMISSIBLE WAGERS

- 7.1 In respect of the game, the Dealer must ensure the display of the notices and signs for which the casino operator is responsible under section 66 of the **Casino Control Act 1991**¹.
- 7.2 The Casino may include a table differential. The table differential is the difference between the total amount that is wagered on the Player and the total amount that is wagered on the Banker.
- 7.3 If—
- 7.3.1 A player attempts to place an individual wager that is less than the minimum permissible wager for a particular bet, the wager will be paid or collected after the result and the owner of the wager will be advised that further wagers under the minimum will be returned regardless of the result; and
- 7.3.2 A player attempts to place an individual wager that is greater than the permitted maximum wager the wager will be paid or collected to the maximum.
- 7.3.3 A player attempts to place an individual wager which is in a multiple over the minimum which is not permitted or where it is not possible to pay the wager exactly in chips it will be paid to the next highest amount to which payment can be made in chips.

¹ Section 66 of the **Casino Control Act 1991** states:

66. Assistance to patrons

- (1) A casino operator must—
- ...
- (c) display prominently at each gaming table or location related to the playing of a game a sign indicating the permissible minimum and maximum wagers pertaining to the game played there.
Penalty: 25 penalty units
- (2) A casino operator must ensure that a minimum wager indicated in respect of a game at a table or location is not changed to a higher minimum unless a sign indicating the new minimum and the proposed time of change is displayed at the table or location at least 20 minutes before the time of proposed change.
Penalty: 50 penalty units.

- 7.4 Subject to rule 7.5, where the total of the wagers placed on either the Player hand or the Banker hand exceeds the table differential displayed on the table limit sign, the Dealer may reduce all wagers pro rata so that the total does not exceed the table differential.
- 7.5 By prior arrangement, where the version of play is Traditional Baccarat individual players may be permitted to place a wager exceeding the table differential, but not exceeding an agreed maximum amount, providing an additional commission is paid. The additional commission is payable on the amount of the wager exceeding the table differential on both winning Player and Banker wagers as follows:
- 7.5.1 A winning wager placed on the Banker hand exceeding the table differential will be paid at odds of 1 to 1 less 5% commission for the total wager plus an additional 2.5% commission payable on all amounts in excess of the table differential.
- 7.5.2 A winning wager placed on the Player hand exceeding the table differential will be paid at odds of 1 to 1 less 2.5% commission payable on all amounts in excess of the table differential.
- 7.6 Minimum and maximum wagers which differ from those displayed on the table limit sign may be agreed for individual players and in such cases, the position occupied by the player will be denoted by a distinctive marker.
- 7.7 A Pit Boss (or above) may alter the limits on a gaming table at any time except that a minimum wager can only be changed to a higher minimum if a sign showing the proposed new minimum has been displayed at the table for at least 20 minutes before the time of the proposed change.

8 DEALING THE GAME

8.1 The game will be dealt using one of the following methods:-

8.1.1 The Dealer may deliver both the Player hand and the Banker hand to the highest wagerer on these hands.

- (a) Initially if the player with the highest wager on either the Player or the Banker refuses to accept the cards for that hand, the Dealer will offer those cards to the next highest wagerer on that hand.
- (b) In the event that two or more players have made an equal highest wager on either the Player or the Banker the Dealer will first offer the cards to that player with the equal highest wager who occupies the lowest numbered seat.
 - (i) If that player refuses to accept the cards the Dealer will offer the cards anti-clockwise to the next person with the highest equal wager.
- (c) Markers denoting "Player" and "Banker" may be placed in front of the player accepting the cards on the Player hand and the Banker hand respectively.
- (d) In the event that no player accepts either the Player cards or the Banker cards, the Dealer will retain the cards.
- (e) The players will handle only one set of cards, either the Player hand or the Banker hand at any one time.
- (f) Where the Dealer is required to open either the Player hand or the Banker hand, a player acting as either the Player or the Banker for the purposes of opening the cards may request to open both hands in turn either Player then Banker or Banker then Player. The Dealer must ensure that the hands are kept clearly separated.

- (g) A player who accepts the cards may authorise another person seated at the table (whether or not that person has placed a wager) to open one or more of the cards.
- 8.1.2 The Dealer will retain the dealing shoe and act as both the Player and the Banker for the purpose of dealing the cards.
- 8.1.3 The dealing shoe may be offered to the seated player with the highest wager on either the Player or the Banker
- (a) In the event that two or more players have made an equal highest wager on either the Player or the Banker the Dealer will first pass the cards to that player with the equal highest wager who occupies the lowest numbered seat.
 - (b) Should all players decline the dealing shoe then the game will be dealt in accordance with rule 8.1.1 or rule 8.1.2.
 - (c) The first player to accept the dealing shoe may act as the Player or Banker for the purpose only of dealing the cards and receiving and playing the appropriate hand/s.
 - (i) A player who accepts the dealing shoe may authorise another person seated at the table (whether or not that person has placed a wager) to deal the cards; and
 - (ii) A player who accepts the dealing shoe may authorise another person seated at the table (whether or not that person has placed a wager) or the Dealer to open one or more of the cards.
 - (d) The Dealer may place a marker denoting “Player” or “Banker” beside the dealing shoe to denote that those cards will be retained by the player controlling the shoe.

- (e) The player holding the dealing shoe will draw the cards from the dealing shoe ensuring that the cards remain in full view of the Dealer and Game Supervisor (or above) at all times. Under no circumstances must he/she allow the cards to leave the table.
- (f) When one hand is to be opened by a player other than the player holding the dealing shoe, the appropriate hand will be passed face-down to the Dealer who in turn will deliver the cards to the player opening the cards.
- (g) When the cards have been turned over by the player/s or the Dealer, the initial Player and Banker hands will be placed in the appropriate area of the table layout.

- (i) Any further cards drawn to either hand will be dealt by the player holding the shoe and exposed by the relevant player/s or the Dealer.

- (ii) Once the card/s are exposed, they will be placed on the appropriate area of the table layout.

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- (h) A player accepting the dealing shoe may retain control of the dealing shoe until:

- (i) He/she elects to relinquish control; or

- (ii) His/her wager loses; or

- (iii) He/she is directed to relinquish control of the shoe by the Pit Boss (or above).

- (i) Where the Dealer is required to open either the Player hand or the Banker hand, a player acting as either the Player or the Banker for the purposes of opening the cards may request to open both hands in turn either Player then Banker or Banker then Player. The Dealer must ensure that the hands are kept clearly separated.

8.2 The Initial Deal

8.2.1 There will be two hands dealt - the Player hand and the Banker hand.

8.2.2 Prior to any cards being dealt from the dealing shoe, the Dealer:-

(a) Will announce that no more bets may be placed; and

(b) May burn a card;

8.2.3 Four cards will be dealt from the dealing shoe face-down or face-up, at the discretion of the Game Supervisor (or above). The first and third cards will respectively represent the first and second cards of the Player hand and the second and fourth cards dealt will respectively represent the first and second cards of the Banker hand.

8.3 The Play

8.3.1 After the initial deal the Dealer will determine which hand will be exposed first, ie. Player then Banker or Banker then Player. The Dealer will announce the point count of each hand as it is displayed and if required, further cards will be dealt either face-up or face-down in accordance with rule 9.

(a) Under no circumstances will more than one additional card be dealt to either hand.

8.3.2 The Dealer will announce the result of the hand.

8.3.3 Order of merit of hands will be:

(a) A point count of nine;

(b) A point count of eight;

(c) A point count of seven; and

(d) So on down to a point count of Baccarat.

8.3.4 When the cutting card appears during the course of play the Dealer must -

- (a) Remove the cutting card and place it on the table layout to the side; and
- (b) Complete any coup which is in progress; and
- (c) Indicate that the next coup is to be the last coup upon which wagers may be placed.
- (d) Following the completion of this coup, the Game Supervisor (or above) may direct that one or more Dummy Coups be dealt; and
- (e) Following completion of the last coup of the shoe, the cards must be shuffled in accordance with rule 4 or pre-shuffled cards introduced to the table.

9 THE TABLE OF PLAY

9.1 After the initial four cards have been dealt, if the point count of the Player hand or the Banker hand is 8 or 9, no more cards will be dealt to either hand.

9.2 If the point count of the Banker hand is 0 to 7 inclusive, the Player hand will:-

9.2.1 Draw; or

9.2.2 Stand;

in accordance with the requirements of Table 1 below:-

Table 1: Player Hand

When the first two cards total:	
0 – 1 – 2 – 3 – 4 - 5	Draws a card
6 -7	Stands
8 - 9	Natural – No more cards are drawn to either hand.

9.3 The Banker hand will:

9.3.1 Draw; or

9.3.2 Stand;

in accordance with the requirements of Table 2 below:-

Table 2: Banker Hand

Banker Point Count	Value of Third Card Drawn by Player Hand										
	No 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

10 SETTLEMENT

10.1 The bets which may be placed in respect of a coup and the odds payable for them are-

Traditional Baccarat		
Name	Definition	Odds
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1*
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1 less 5% commission*
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value.***	8 to 1

Crown Baccarat		
Name	Definition	Odds
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1*
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1 except where the Banker wins with a point score of 6, where winning wagers are paid at odds of 1 to 1 less 50% commission. (ie \$100 pays \$50).
Insurance/No 6	Where the first two cards dealt to the Banker hand have a point count of 6 and the Player hand must draw. The wager wins on all outcomes other than when the Banker wins with a point count of 6.	2 to 1
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value***.	8 to 1
Baccarat Runs		
Banker 2 in a row	In two consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	3 to 1
Banker 3 in a row	In three consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	8 to 1
Banker 4 in a row	In four consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	20 to 1
Banker 5 in a row	In five consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	45 to 1
Banker 6 in a row	In six consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	100 to 1

Baccarat Runs (cont)		
Name	Definition	Odds
Player 2 in a row	In two consecutive rounds of play the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand. **	3 to 1
Player 3 in a row	In three consecutive rounds of play the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand. **	8 to 1
Player 4 in a row	In four consecutive rounds of play the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand**.	20 to 1
Player 5 in a row	In five consecutive rounds of play the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand. **	45 to 1
Player 6 in a row	In six consecutive rounds of play the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand. **	100 to 1
Player /Banker combination 2 in a row	In two consecutive rounds of play the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those rounds of play. **	3 to 1
Player/Banker combination 3 in a row	In three consecutive rounds of play the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those rounds of play. **	8 to 1
Player /Banker combination 4 in a row	In four consecutive rounds of play the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those rounds of play. **	20 to 1

Baccarat Runs (cont)		
Name	Definition	Odds
Player/Banker combination 5 in a row	In five consecutive rounds of play the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those rounds of play. **	45 to 1
Player/Banker 6 in a row	In six consecutive rounds of play the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those rounds of play. **	100 to 1
Tie 2 in a row	In two consecutive rounds of play the point count of the Player hand and the Banker hand are of equal value.	100 to 1
Tie 3 in a row	In three consecutive rounds of play the point count of the Player hand and the Banker hand are of equal value.	1000 to 1
Tie 4 in a row	In four consecutive rounds of play the point count of the Player hand and the Banker hand are of equal value.	10,000 to 1
* except as described in rule 7.5		
**A Player Run, Banker Run, or Player/Banker Run will be broken if the result of a coup is a Tie.		
***In the event of a Tie, a wager placed on the Player and/or the Banker will be void.		
Baccarat Dragon Bonus		
Name	Definition	Odds
Banker wins with a Natural	The cards dealt to the Banker hand form a Natural and have a higher point count than that of the cards dealt to the Player.	1 to 1
Banker wins by 4 points	The cards dealt to the Banker hand do not form a Natural and have a point count four (4) greater than that of the cards dealt to the Player hand.	1 to 1
Banker wins by 5 points	The cards dealt to the Banker hand do not form a Natural and have a point count five (5) greater than that of the cards dealt to the Player hand.	2 to 1

Baccarat Dragon Bonus (cont)		
Name	Definition	Odds
Banker wins by 6 points	The cards dealt to the Banker hand do not form a Natural and have a point count six (6) greater than that of the cards dealt to the Player hand.	4 to 1
Banker wins by 7 points	The cards dealt to the Banker hand do not form a Natural and have a point count seven (7) greater than that of the cards dealt to the Player hand.	6 to 1
Banker wins by 8 points	The cards dealt to the Banker hand do not form a Natural and have a point count eight (8) greater than that of the cards dealt to the Player hand.	10 to 1
Banker wins by 9 points	The cards dealt to the Banker hand do not form a Natural and have a point count nine (9) greater than that of the cards dealt to the Player hand.	30 to 1
Player wins with a Natural	The cards dealt to the Player hand form a Natural and have a higher point count than that of the cards dealt to the Banker.	1 to 1
Player wins by 4 points	The cards dealt to the Player hand do not form a Natural and have a point count four (4) greater than that of the cards dealt to the Banker hand.	1 to 1
Player wins by 5 points	The cards dealt to the Player hand do not form a Natural and have a point count five (5) greater than that of the cards dealt to the Banker hand.	2 to 1
Player wins by 6 points	The cards dealt to the Player hand do not form a Natural and have a point count six (6) greater than that of the cards dealt to the Banker hand.	4 to 1
Player wins by 7 points	The cards dealt to the Player hand do not form a Natural and have a point count seven (7) greater than that of the cards dealt to the Banker hand.	6 to 1
Player wins by 8 points	The cards dealt to the Player hand do not form a Natural and have a point count eight (8) greater than that of the cards dealt to the Banker hand.	10 to 1
Player wins by 9 points	The cards dealt to the Player hand do not form a Natural and have a point count nine (9) greater than that of the cards dealt to the Banker hand.	30 to 1

Baccarat Dragon Bonus (cont)		
Name	Definition	Odds
Natural Tie	The cards dealt to the Player hand and the Banker hand both form a Natural and have the same point count.	Stand-off.
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand do not form a natural and have the same point count	All Dragon Bonus wagers lose.
Baccarat Dragon Tail		
Name	Definition	Odds
Player Dragon Tail (Early)	In two (2), to a maximum of six (6) consecutive coups the Player hand has a higher point count than the cards dealt to the Banker Hand.	2 consecutive results 1 to 1 3 consecutive results 3 to 1 4 consecutive results 7 to 1 5 consecutive results 11 to 1 6 consecutive results 30 to 1
Banker Dragon Tail (Early)	In two (2), to a maximum of six (6) consecutive coups the Banker hand has a higher point count than the cards dealt to the Player Hand.	2 consecutive results 1 to 1 3 consecutive results 3 to 1 4 consecutive results 7 to 1 5 consecutive results 11 to 1 6 consecutive results 20 to 1
Player Dragon Tail (Late)	Where a Player Dragon Tail is broken by a Banker result, a Tie or the end of the shoe, Late Player Dragon Tail wagers will be paid at the odds applicable to the number of consecutive results showing on the Dragon Tail Indicator minus one. Unless it is the end of the shoe, if the number of consecutive results showing on the Dragon Tail Indicator is six, Late Player Dragon Tail wagers will remain for one more coup before being settled at the appropriate odds.	
Banker Dragon Tail (Late)	Where a Banker Dragon Tail is broken by a Player result, a Tie or the end of a shoe, Late Player Dragon Tail wagers will be paid at the odds applicable to the number of consecutive results showing on the Dragon Tail Indicator minus one. Unless it is the end of the shoe, if the number of consecutive results showing on the Dragon Tail Indicator is six, Late Banker Dragon Tail wagers will remain for one more coup before being settled at the appropriate odds.	
Baccarat Perfect Pairs (8 Decks of Cards)		
Name	Definition	Odds
Mixed Pair	Means two cards that are exactly alike except for suit and colour	Pays 6 to 1
Coloured Pair	Means two cards that are exactly alike (including colour) except for suit.	Pays 12 to 1
Perfect Pair	Means two cards that are exactly alike including colour and suit.	Pays 25 to 1

Baccarat Pairs		
Name	Definition	Odds
Baccarat Pair	The first two cards of either the Player hand or the Banker hand as nominated by the player, form a pair (for example 10, 10 or K, K).	11 to 1
2 to 1 Baccarat		
Name	Definition	Odds
Player	The Player hand comprises three cards which have a total of eight (8) or nine (9) and have a higher point count than that of the cards dealt to the Banker hand.	2 to 1
	The Player hand comprises two or three cards, as applicable in relation to the table of play which have a higher point count than that of the cards dealt to the Banker hand, but does not comprise three cards which have a total of eight (8) or nine (9).	1 to 1
Banker	The Banker hand comprises three cards which have a total of eight (8) or nine (9) and have a higher point count than that of the cards dealt to the Player hand.	2 to 1
	The Banker hand comprises two or three cards, as applicable in relation to the table of play, which has a higher point count than that of the cards dealt to the Player hand, but does not comprise three cards which have a total of eight (8) or nine (9).	1 to 1
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value. Wagers placed on the Player and/or the Banker will lose when the result is a Tie.	8 to 1
Tie Baccarat		
Name	Definition	Odds
Player	The result of a coup is a Tie	A percentage between 1% and 10% of the amount wagered by a player on Player, as displayed on the table limit sign.
Banker	The result of a coup is a Tie	A percentage between 1% and 10% of the amount wagered by a player on Banker, as displayed on the table limit sign.
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value.	8 to 1

10.2 Commission

10.2.1 The commission payable on a winning wager will be collected from a player at the time the winning payout is made, but for seated players only, with the prior approval of Crown Management it may be deferred to a later time.

- (a) Deferred commission must be settled at the completion of each shoe and collected prior to the commencement of the next shoe:
 - (i) Unless a player requests an earlier settlement; or
 - (ii) Where a player wishes to cease wagering before the end of a shoe; or
 - (iii) At the discretion of Crown Management.
- (b) The amount of commission not collected prior to the time the winning payout is made will be evidenced by placing a marker button indicating the amount of the commission owed in the space provided with the number of the player owing such commission.

11 IRREGULARITIES

11.1 Where the Dealer fails to burn a card/s as described in rule 4.3, the results of coups previously played in that shoe will stand and play in that shoe will continue.

11.1.1 Where the first coup of the shoe has not been completed, that coup may be reconstructed and the shoe recommenced, ensuring compliance with rule 4.3.

11.2 A card drawn in excess from the dealing shoe but not disclosed must be used as the first card of the next coup, providing that the coup was not the last coup of the shoe. Cards drawn from the shoe will not be discarded, and must be used in the normal course of play except in accordance with the requirements of rule 4.3 and rule 8.2.2 (b).

- 11.3 If a card is dealt or drawn to the Banker hand which should have been dealt to the Player hand, that card must go to the Player hand and a further card for the Banker hand drawn if required in accordance with the table of play as described in rule 9.
- 11.4 If in a coup, despite no wagers being placed, the Dealer has indicated that no more bets may to be placed and-
- 11.4.1 Burned a card; or
- 11.4.2 With or without burning a card, dealt one or more cards to the Player hand or the Banker hand-
- the Dealer must play out the coup as a Dummy Coup in which-
- 11.4.3 If a card had been burned, that card is treated as a burned card; and
- 11.4.4 The first of any cards so dealt becomes the first card of the Dummy Coup.
- 11.5 If a card is found face-upwards in the dealing shoe-
- 11.5.1 If it is the first card of a coup, the coup must be played as a Dummy Coup; and
- 11.5.2 If it is not the first card of a coup, the coup must be played out as though the card had come from the dealing shoe face-down.
- 11.6 If, contrary to the relevant Table of Play as described in rule 9, a third card is dealt-
- 11.6.1 To the Player hand-
- (a) If the Table of Play as described in rule 9 requires the Banker hand to draw, that card becomes the third card of the Banker hand; and
- (b) If the Table of Play as described in rule 9 requires the Banker hand to stand, the Dealer must settle the wagers on that hand and, following settlement, that card becomes the first card of a new coup played as a Dummy Coup; and

11.6.2 To the Banker hand, the Dealer must settle the wagers on that hand and that card becomes the first card of a Dummy Coup.

11.7 If during a coup the Dealer inadvertently delivers:

11.7.1 The Player card/s to the Banker area on the table layout and/or the Banker card's to the Player area; or

11.7.2 The Player's card/s to the player accepting the Banker's hand and/or the Banker's card/s to the player accepting the Player's hand;

regardless of whether a card/s has been exposed, that coup may be:

- (a) Completed with all wagers placed on the coup remaining valid; or
- (b) Completed after all players are given the option to retract **or reduce** their wager and one or more wagers **remain**; or
- (c) Played as a Dummy Coup.

11.8 The following provisions apply to the playing of a Dummy Coup:

11.8.1 A Game Supervisor (or above) may direct that one or more Dummy Coups be played:

- (a) To ensure that the sequence of cards in each hand as it is dealt from the dealing shoe is not affected by any mistake made in the course of play or by any other irregularity in the game;
- (b) At the commencement of a new shoe;
- (c) At any time during the course of a shoe;
- (d) Continuously until a player places a wager at the table; and
- (e) At other times where in the opinion the Game Supervisor (or above) there is reasonable cause to believe that a Dummy Coup is warranted.

11.8.2 A Dummy Coup must not be played unless it is expressly authorised by these Rules.

11.8.3 Immediately a circumstance arises where one or more Dummy Coups will be dealt, the Dealer must clearly indicate this by visual representation.

11.8.4 If, after a coup becomes a Dummy Coup, a wager remains on the betting area-

- (a) The wager becomes a void wager; and
- (b) The relevant chips must be returned to the player who placed the wager -

except where a wager has been placed in respect of a Run or Dragon Tail, in which case the wager will remain on the table layout and the result of the Dummy Coup will have no effect on whether the Run or the Dragon Tail wager wins or loses.

11.8.5 If a wager is placed on the betting area after the Dealer has indicated that a coup is being played as a Dummy Coup-

- (a) The wager is void; and
- (b) The relevant chips must be returned to the player who placed the wager.

11.9 In respect of a coup, providing that the Dealer retains the dealing shoe and the cards are dealt according to rules 8.1.1 or 8.1.2:

11.9.1 Where any one or more of the first four cards of the initial deal have been drawn from the dealing shoe and none have been exposed, a Game Supervisor (or above) may permit players to:

- (a) Change the position of their wager; and/or
- (b) Alter the amount of their initial wager/s; or
- (c) Place a new wager/s; or
- (d) Withdraw their wager/s.

11.9.2 Where all players withdraw their wagers the hand may be completed by playing a Dummy Coup.

11.10 If there are found to be insufficient cards in the dealing shoe to complete a coup that coup, will be void.

11.11 If at any stage during a coup, the correct order of the cards cannot be determined, that coup will be void.

11.12 If during a coup an error occurs that is not disclosed until after the commencement of a subsequent coup, that error will not have any effect on the outcome of subsequent rounds of play.

11.13 Where the Dragon Tail betting option is offered, if a wager is placed on a Late Dragon Tail Betting area prior to a run being established and it is not noticed until after the Dealer has announced that no more bets may be placed, that wager will be considered void and returned to the player.

12 BACCARAT TOURNAMENT PLAY

12.1 The casino operator may conduct tournaments in which all tournament players have the opportunity to play any variation of Baccarat being offered with an equal chance.

12.2 For each tournament conducted by the casino operator, the casino operator must:

12.2.1 In accordance with clause 12.4, document relevant Terms and Conditions;

12.2.2 Prior to a tournament being conducted and entries having been taken:

(a) Make the relevant Terms and Conditions available to patrons; and

(b) Advise the VCGR on-site inspectorate of the intention to conduct the tournament.

12.2.3 Appoint a Tournament Director who must be present for the duration of the tournament.

12.2.4 Designate the gaming tables to be used in the conduct of the tournament.

12.2.5 Ensure that, during the conduct of a tournament, a gaming table designated under rule 12.2.4 is used exclusively for tournament play.

12.3 Prior to the commencement of play in a tournament:

12.3.1 The Tournament Director must brief the tournament players on the Terms and Conditions of the tournament and be satisfied that they understand.

12.3.2 Tournament players may be provided with instruction on how to play the game. This instruction may comprise a demonstration by the Dealer and/or participation in a number of “practice hands”.

12.4 The Tournament Terms and Conditions referred to in rule 12.2.1 must include the following information at a minimum:

12.4.1 Tournament Details:

(a) Information pertaining to:

(i) When the tournament will be conducted.

(ii) The amount of the entry fee, buy-in re-buy or add-on, if any.

(iii) The minimum and maximum number of tournament players.

(iv) The location of the tournament.

(b) A statement to the effect that the Tournament Director may alter the starting time of any round or session, if reasonable notice has been given to the tournament players.

(c) A statement to the effect that the VCGR will be notified of any change to the tournament details prior to the tournament.

12.4.2 Conditions of Entry

- (a) In respect of eligibility for entry:
- (i) A statement to the effect that participation in the tournament constitutes an acceptance of the Terms and Conditions for the tournament.
 - (ii) A statement to the effect that only persons entitled to enter and remain in the casino and gamble are eligible to enter the tournament.
 - (iii) If the casino operator is reserving the right generally to deny entry to a tournament, a statement that the casino operator may refuse any application.
 - (iv) If the casino operator is applying general selection criteria to determine eligibility to enter a tournament, details of those criteria.
 - (v) Where a tournament is a charitable or media event, a statement to the effect that with the prior approval of the Chief Operating Officer or Chief Executive Officer of Crown Melbourne Limited, certain Crown Employees, Contractors or Associates may be permitted to participate in the tournament. No employee will be eligible to win a prize. In circumstances where an employee is a place-getter in a tournament and would have been entitled to a prize, the next eligible place-getter will stand in that employee's stead.
- (b) In respect of the Terms and Conditions:
- (i) A statement to the effect that all tournament players must abide by the Terms and Conditions or risk disqualification.

- (ii) Information detailing how the Terms and Conditions will be made available to tournament players.
 - (iii) If the Tournament Director requires each tournament player to sign a copy of the Tournament Terms and Conditions, a statement to this effect.
- (c) The method of entry into the tournament;
 - (d) The terms of entry (including the period within which an applicant may withdraw without financial penalty and/or nominate a substitute).

12.4.3 Tournament Format

- (a) Information regarding how the tournament will be structured including:
 - (i) The number and/or duration of rounds or sessions, or the basis on which the number and/or duration of rounds or sessions will be determined;
 - (ii) The number of gaming tables to be active in each round or session, or the basis on which the number of gaming tables to be active in each round or session will be determined;
 - (iii) If applicable, the method of progression from round to round or session to session;
 - (iv) If there is one or more opportunities for an eliminated tournament player to buy back into the tournament, details of the method and timing of those opportunities; and

- (v) If a repechage, catch-up or secondary rounds or sessions is offered, details of how a tournament player qualifies to participate or alternately a statement to the effect that the Tournament Director may determine if there will be any repechage, catch-up or secondary rounds, whichever is appropriate to the circumstances.
- (b) A statement to the effect that all tournament players will be allocated the same starting bank of chips and will be advised of the amount prior to the commencement of the tournament.
- (c) As applicable, the disposition of tournament chips at the completion of the tournament.

12.4.4 Wagers

- (a) The type of chips to be used for tournament play, other than cash chips.
- (b) If there is a minimum or compulsory wager for each round of play in a session or round, what the minimum or compulsory wager is, or how it will be determined.
- (c) If secret wagers are permissible, the number of allowable secret wagers in a session or round of play and details of how to make a secret wager.

12.4.5 Elimination

- (a) The criteria for how tournament players will be eliminated from the tournament.

12.4.6 Winners

- (a) The criteria for how the winner(s) will be determined.

12.4.7 Prize pool

- (a) The prize pool or a description of how the prize pool will be calculated; and

- (b) Details for how the prize pool will be distributed.

12.4.8 Conduct of Play

- (a) The circumstances under which a tournament player may:
 - (i) Be penalised and any relevant penalties;
 - (ii) Be disqualified from the tournament;
 - (iii) Nominate a substitute; and
 - (iv) Have his/her entry fee or buy-in refunded in whole or in part.

- (b) The consequences of:
 - (i) Late arrival or non-attendance for a round or session in the tournament;
 - (ii) Absence from the tournament;
 - (iii) Use of a mobile phone or similar device during play;
 - (iv) Nominating a substitute;
 - (v) Disqualification, including action regarding tournament chips in the player's possession; and
 - (vi) Retirement from the tournament.

- (c) A statement that the tournament is conducted by the Tournament Director in accordance with the Tournament Terms and Conditions and the applicable Rules of Baccarat and that in the event of any inconsistency, the Rules of the relevant version of Baccarat prevail.

- (d) A statement to the effect that the Tournament Director may conclude tournament play at a particular gaming table prior to the completion of the scheduled number of hands or the scheduled completion time:
- (i) If the tournament player(s) to progress to the next round or session have been determined; or
 - (ii) If the Tournament Terms and Conditions provide for the disposition of tournament chips in cash at the end of the round or session, if all the players at the gaming table agree.
- (e) A statement to the effect that entrants' personal information collected during the tournament will be handled in accordance with Crown's Privacy Policy (available on request or on Crown's web site) unless otherwise provided for in these Terms and Conditions.
- (f) A statement to the effect that subject to entrants' permission, Crown reserves the right and license to use entrants' names, suburbs, photographs, images and likeness for the purpose of promoting and advertising Crown and the Crown Entertainment Complex.
- (g) A statement to the effect that the Tournament will be conducted by the Tournament Director and/or his/her deputies in accordance with the Terms and Conditions and the rules of Baccarat;
- (h) A statement to the effect that in the event of a dispute relating to any Tournament, the decision of the Tournament Director is final.
- (i) A statement to the effect that to the maximum extent permitted by law and without affecting any rights which cannot be excluded under the *Fair Trading Act 1999* (Vic) and the *Competition and Consumer Act 2010* (Cth), Crown (including the Tournament Director) will not be liable for any losses whatsoever that may arise from any decision of the Tournament Director.

- (j) A statement to the effect that a casino patron who has a complaint relating to the conduct of gaming or betting in the casino by the Casino Operator is entitled to have the complaint investigated by the VCGR, pursuant to legislative requirements and the Rules of Baccarat.

13 GENERAL PROVISIONS

13.1 A person will not, either alone or in concert with any other person, use or have in his/her possession or control at or near a gaming table or location related to the playing of a game a calculator, computer, or other electronic, electrical or mechanical apparatus or device that is capable, with respect to a game or a part thereof, of recording, projecting or analysing an outcome or the changing probabilities or the playing strategies to be used.

13.2 Where a player has contravened any provision of the rules a Pit Boss (or above) may:-

13.2.1 Declare that any wager made by the player(s) will be void;

13.2.2 Direct that the player(s) will be excluded from further participation in the game;

13.2.3 Seize any monies won by that player/s while in possession of a prohibited device and retain such monies pending completion of an investigation.

13.2.4 Confiscate the prohibited device; and

13.2.5 Cause the person(s) in possession of the prohibited device to be detained until such time as an authorised person has attended and assumed responsibility for the situation.

13.3 A Pit Boss (or above) may invalidate the outcome of a game if:-

13.3.1 The game is disrupted by civil commotion, fire, riot, brawl, robbery, an Act of God; or

13.3.2 Any fraudulent act is perpetrated by any person, that affects the outcome of the game.

- 13.4 Where the outcome of a game is invalidated, all wagers made by the players for that particular result will be refunded.
- 13.5 A player will not be advised by an employee of the casino on how to play, except to ensure compliance with these rules.
- 13.6 No onlooker or any player wagering at any table may, unless requested by a player, influence another players decisions of play.
- 13.7 The Pit Boss (or above) may close a gaming table at which players are present provided a sign showing the proposed time of closure has been displayed at the table for at least 20 minutes before the closure.
- 13.8 A seated player who abstains from wagering for three consecutive rounds whilst all other seats at that table are in use may be required to vacate that seat.
- 13.9 In any dispute arising from these rules or not covered by the provisions of these rules, the decision of the Pit Boss (or above) will be final.
- 13.10 Complainants in all unresolved disputes will be advised of the presence of, and their right to consult, an inspector appointed under the Casino Control Act 1991.
- 13.11 A casino patron who has a complaint relating to the conduct of gaming or betting in the casino by the casino operator is entitled to have the complaint investigated by the VCGR pursuant to legislative requirements and the Rules of Baccarat.
- 13.12 Players are not permitted to have side bets against each other.
- 13.13 A copy of these rules will be made available, upon request and on Crown's website in accordance with the requirements of the *Casino Control Act 1991 (Vic)*.

DIAGRAM A

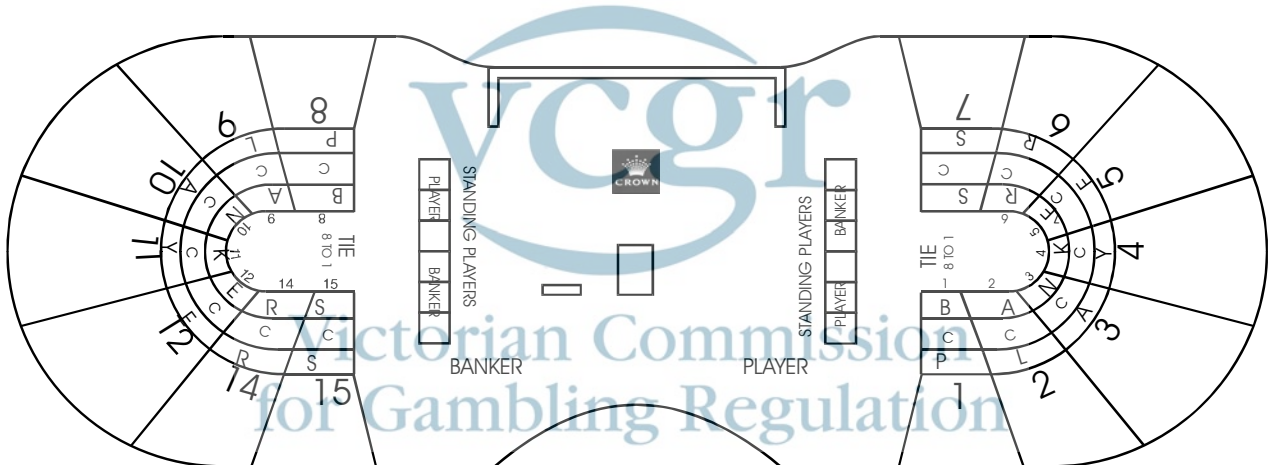
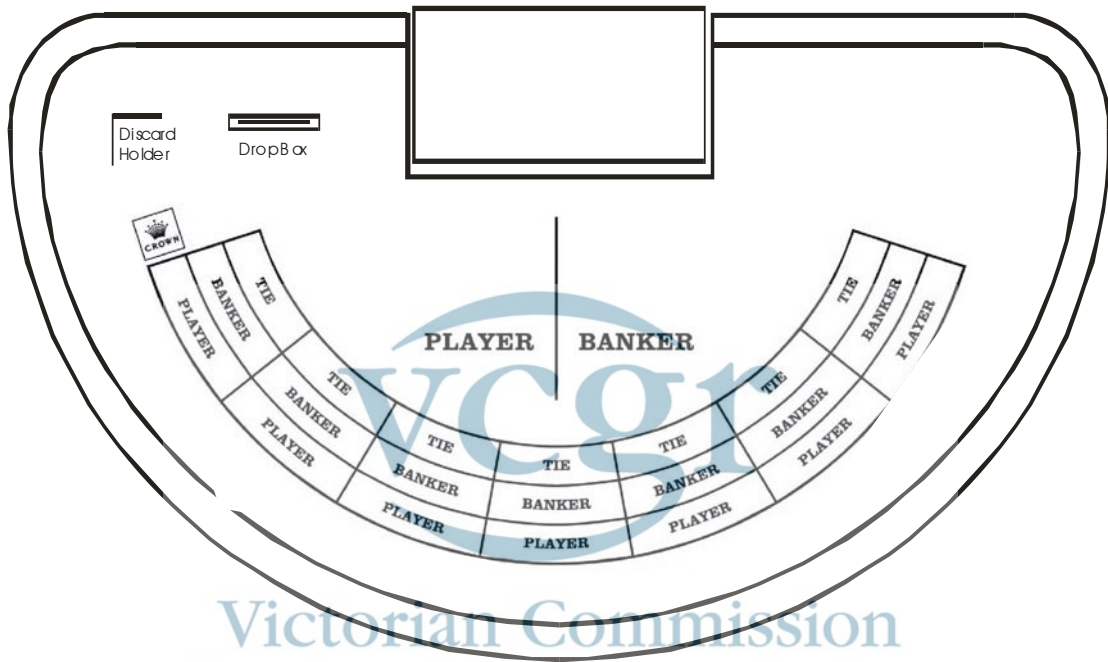


DIAGRAM B



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DIAGRAM C

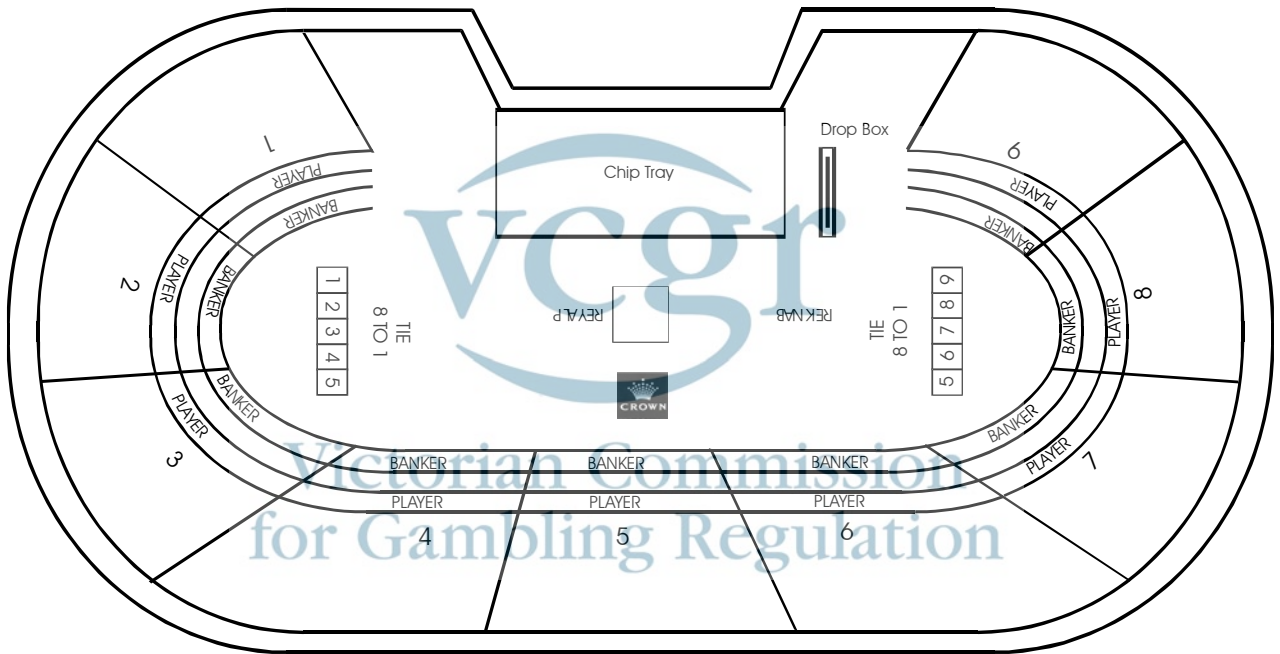


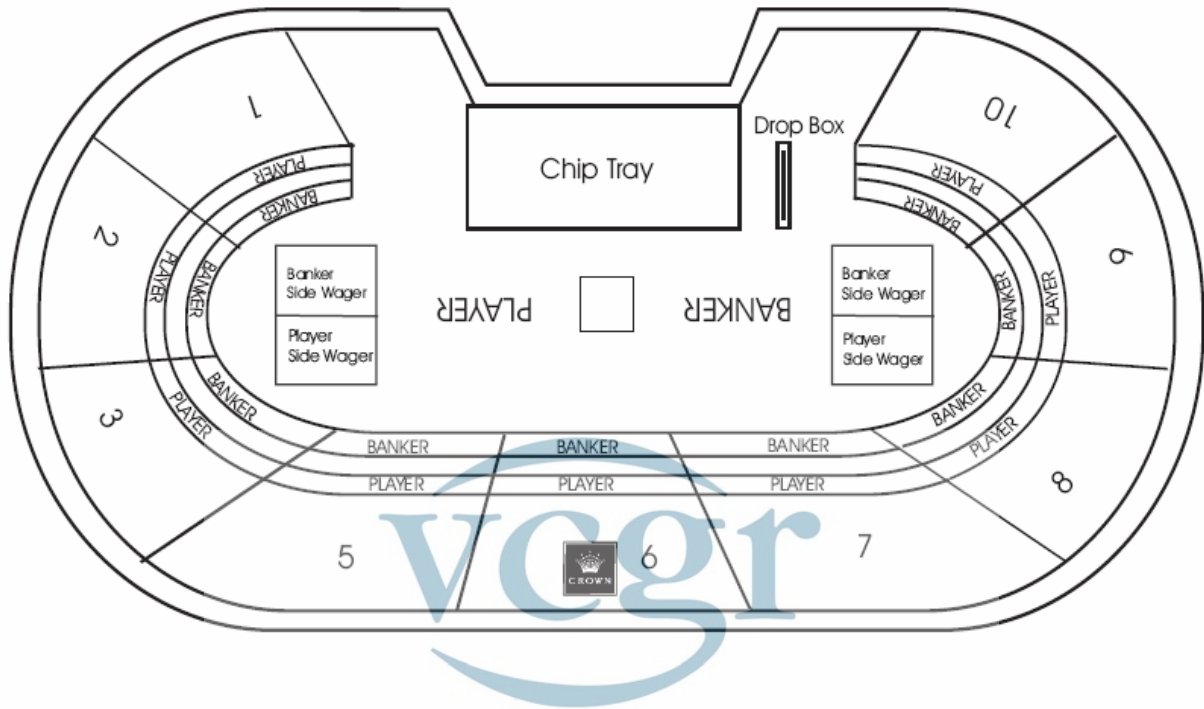
Diagram D

RUN	2	3	4	5	6
PLAYER	P	P	P	P	P
BANKER	B	B	B	B	B
TIE	T	T	T		



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Diagram E



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DIAGRAM F

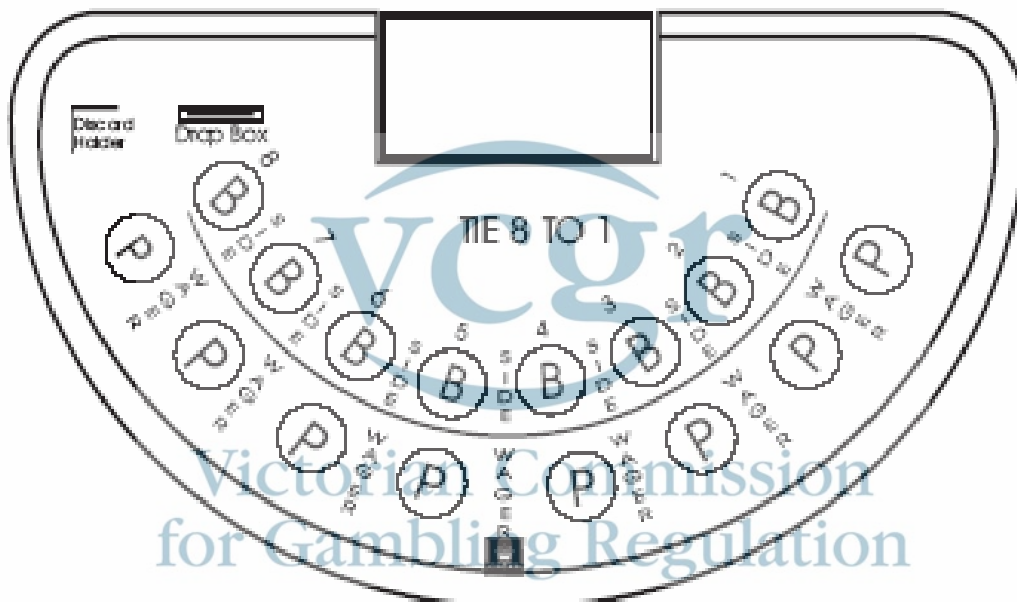


DIAGRAM G

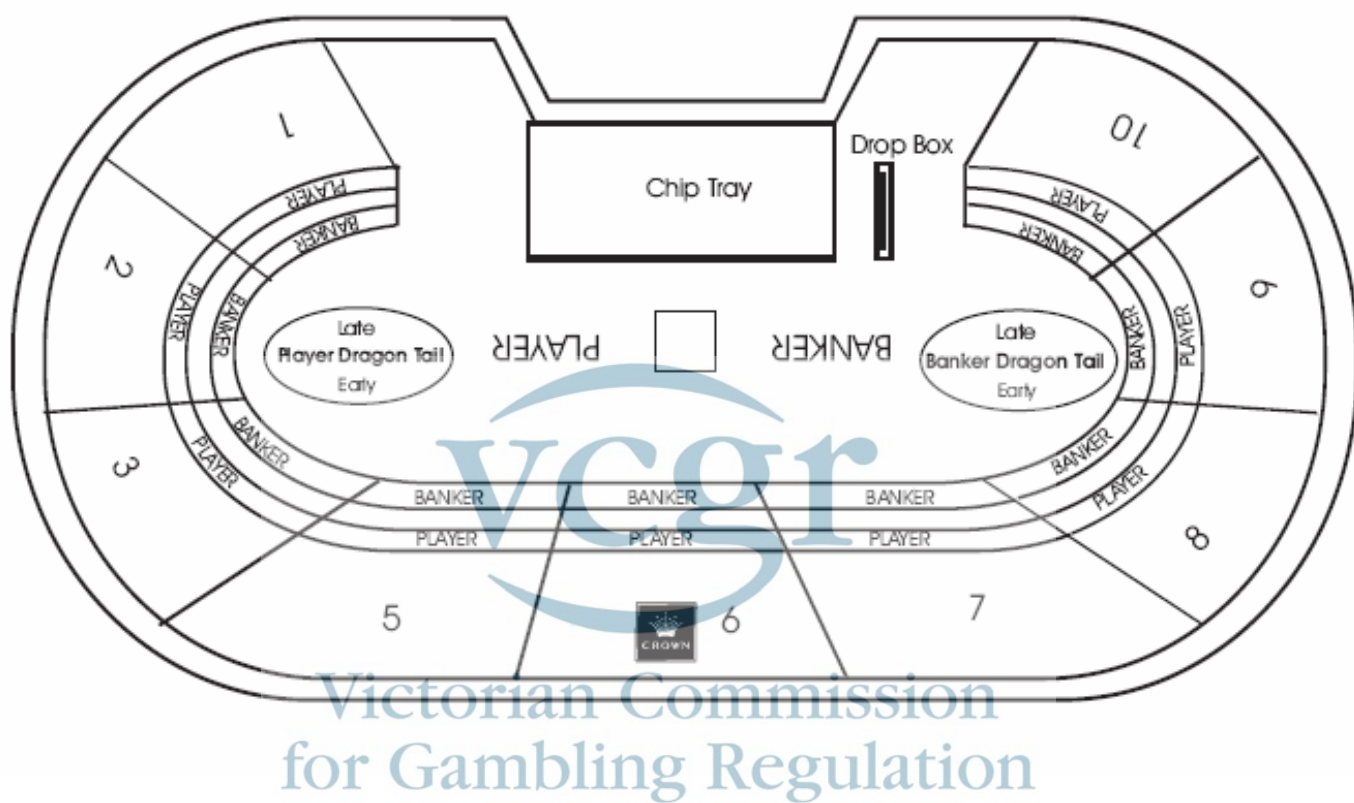
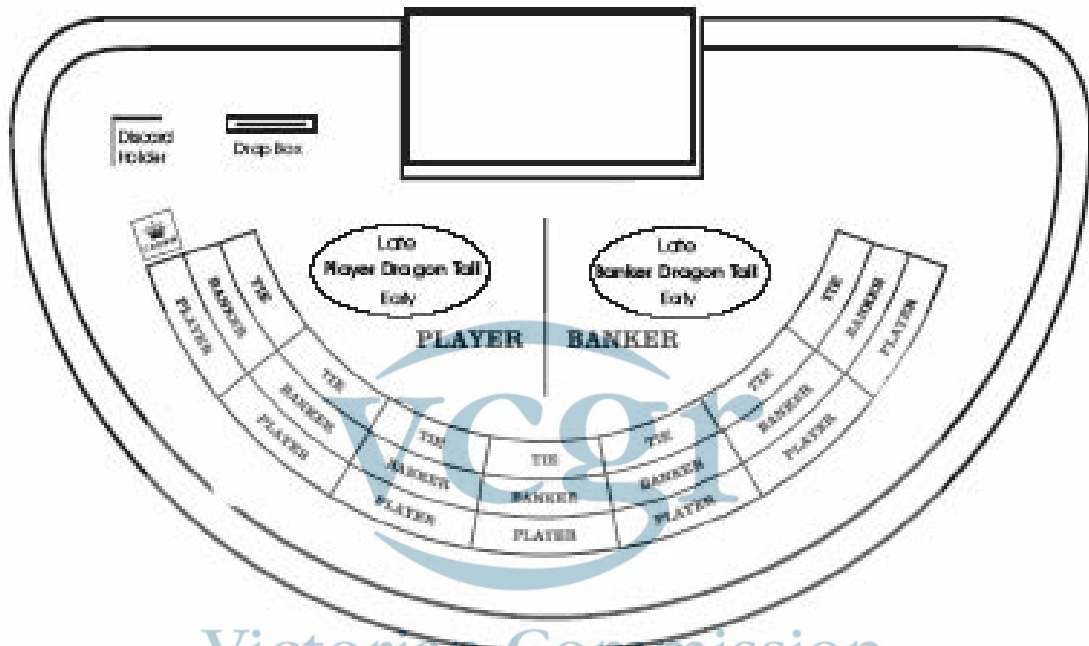


DIAGRAM H



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