

PARTICIPATION GUIDE

COMMERCIAL NAME: BACCARAT AND VARIATIONS

RULES OF PLAY AND TERMS OF PARTICIPATION

The objective of the game is, based on a fixed drawing set of rules, which of the two sides (**Player** or **Banker**) will accumulate more points with a maximum of **9**. It is played using a card distributor (**Sabot**), with six to eight decks of 52 cards. When opening the table, decks that have received eligibility authorization must be utilized, either new (sealed by the Manufacturer) or decks that have been designated as *plastic* in their eligibility authorization and have been used for a period not exceeding 10 days. The game is played at a table with a capacity of seven (7) to nine (9) players.

After counting the cards and verifying the correct composition of the decks (which is mandatory when opening and closing the table), the dealer turns over the cards, shuffles them, and then stacks them in a horizontal column, with the back (LOGO) of the cards facing the players. This process is always done in the presence of a player.

Then the dealer gives **the separating cutting card** to the first player seated on his right, so that the cards can be cut for the last time. The player cuts the column of cards at any point and the dealer places the pile separated by the player at the back of the entire column (towards himself).

Following that, the dealer places the separating cutting card at the end of the pile of cards, leaving exactly seven (7) cards from the end of his side, and then inserts the cards, as they are, into the card distributor. When starting the game of a new **box** the dealer draws the first card and according to its numerical value, he excludes from the game, i.e. cancels (burns), the corresponding number of cards, including the first one, by placing them in the **Discard Holder**.

The **game** starts with players placing mandatory and optional bets in the designated betting positions on the table. The dealer announces 'no more bets' and signals the start of the game. In any case, it is prohibited for any card to be drawn out of the distributor before betting is finalized. Under no circumstances can the cards that are drawn from the card distributor be reinserted into it. At the end of each game, the cards that were used are placed by the dealer in the Discard Holder and remain there until all the cards in the distributor are used up.

Each player who has placed a bet is obliged to participate (play) in the game even if one card has been drawn. In any case that a card appears face up during the game, this card is valid and the game continues as usual. If the card which appears face up is the first of a game (hand), the card is valid but the game (hand) is completed without accepting any bets (**Dummy Hand**).

As per the variation, the following betting positions are available for the player to place a bet:

In commission Baccarat:

- a) In favor of the **Player**
- b) In favor of the **Banker**
- c) In favor of the tie between Player and Banker (**Tie**)
- d) In favor of the formation of a pair in the first two cards of the Player (**Player pair**)
- e) In favor of the formation of a pair in the first two cards of the Banker (**Banker pair**)

In No Commission Baccarat:

- a) In favor of the **Player**
- b) In favor of the **Banker**
- c) In favor of the tie between Player and Banker (**Tie**)
- d) In favor of the formation of a pair in the first two cards of the Player (**Player pair**)
- e) In favor of the formation of a pair in the first two cards of the Banker (**Banker pair**)

In No Commission Baccarat with **Super Six Plus**:

- a) In favor of the **Player**
- b) In favor of the **Banker**
- c) In favor of the tie between Player and Banker (**Tie**)
- d) In favor of the formation of a pair in the first two cards of the Player (**Player pair**)
- e) In favor of the formation of a pair in the first two cards of the Banker (**Banker pair**)
- f) In favor of the Super Six Plus bet.

A player must place at least one bet on Player/Banker/Tie in all variations. Depending on the variation a player can optionally place one bet or more on Player Pair/Banker Pair/Super Six.

The dealer initially deals 4 cards alternately, of which the first and third form the points of the Player and the second and fourth form the points of the Banker. The cards can be dealt either "faced up" or "faced down".

When the cards are dealt faced down, the players having the highest bet on each side in the game (Player and Banker) will be given the opportunity to reveal (flip) them.

After the four (4) cards are dealt, the total value of the Player's cards is announced and compared to the total value of the Banker's cards. Calculation of points: The cards King (K), Queen (Q), Jack (J), and 10 have zero value, Ace (A) card is one point, and the cards 2 up to 9 have their numerical value in points. When the total points of one side's cards exceed 9, then only the second digit of the total value is taken into account (e.g., $8+7=15$, the points are counted 5). If either the Player or the Banker score 8 or 9 points with the first 4 cards dealt, the result of the game is finalized, and no more cards are drawn. That case is called "Natural 8" and "Natural 9" respectively. If a natural 8 or 9 does not occur,

then based on the following drawing rules table, a third card may be dealt either to the Player or the Banker or both, defining the maximum total number of cards that can be dealt in each game to six. If a card draw occurs for both sides, the fifth card is dealt to the Player and the sixth to the Banker.

Drawing Rules	
Player's Points in the first two cards	
0-1-2-3-4-5	A third card is drawn (provided that the Banker does not have a natural 8 or 9)
6-7	Stands, a third card is not drawn
8-9 (Natural)	Stands
Banker's Points in the first two cards	
0-1-2	A third card is drawn (provided that the Player does not have a natural 8 or 9)
3	A third card is drawn, unless the Player's third card is an 8
4	A third card is drawn only when the Player's third card is 2-3-4-5-6-7
5	A third card is drawn only when the Player's third card is 4-5-6-7
6	A third card is drawn only when the Player's third card is 6-7
7	Stands, doesn't draw a third card
8-9 (Natural)	Stands

In addition to the above:

For the first two cards of Player and Banker:

If the Banker's points are 0, 1, 2, 3, 4, or 5 and the Player's points are 6 or 7 and not drawing a card (stand), then a card will be drawn for the Banker.

If the Banker's points are 6 and the Player's points are 6 or 7 (stand) and not drawing a third card (stand), then the Banker will also stand.

When the card drawing is completed and the game is finalized, the dealer announces the result and collects firstly the losing bets. Then he pays the winning bets with a right to left direction, with prioritizing to the mandatory bets.

When the separating cutting card appears, it signals the last game of the card distributor. If the separating cutting card appears just before the start of a game, meaning it is the first card that the player or dealer must draw to start the game, then this game is conducted normally and it is the last game for the box of cards. If the separating cutting card appears during the progress of a game, then the current game is the last for the box.

After the last game ends, the dealer removes the cards from the card distributor and the discard holder and repeats the shuffling process from the beginning. If the players leave the table and there are no placed bets, the dealer removes the cards from the card distributor and the discard holder and stacks them in a column in front of him.

When a player appears again, the entire shuffling process is followed from the beginning.

Payouts and Betting Odds per Variation:

Commission Baccarat

When the Player wins:

- Bets on Banker and Tie lose. Bets on Player are paid at a 1 to 1 ratio (even), from right to left.

When the Banker wins:

- Bets on Player and Tie lose. Bets on Banker are paid at a 0.95 to 1 ratio, from right to left.

When there is a Tie result:

- Bets on Banker and Player remain. Bets on Tie are paid at a 8 to 1 ratio, from right to left.

Commission Baccarat Payment Table	
Bet	Payment
Banker wins	0,95 to 1
Player wins	1 to 1
Tie	8 to 1
Banker pair	11 to 1
Player pair	11 to 1

No Commission Baccarat

When the Player wins:

- Bets on Banker and Tie lose. Bets on Player are paid at a of 1 to 1 ratio (even), from right to left.

When the Banker wins with any total other than 6:

- Bets on Player and Tie lose. Bets on Banker are paid at a 1 to 1 ratio (even), from right to left.

When the Banker wins with a total of 6:

- Bets on Player and Tie lose. Bets on Banker are paid at a 1 to 2 ratio, from right to left.

When there is a Tie result:

- Bets on Banker and Player remain. Bets on Tie are paid at a ratio of 8 to 1 from right to left.

No commission Baccarat Payment Table	
Bet	Payment
Banker wins with 6 points	1 to 2
Banker wins with any but 6 points	1 to 1
Tie	8 to 1
Player wins	1 to 1
Banker Pair	11 to 1
Player Pair	11 to 1

No Commission Baccarat with Super Six Plus

When the Player wins:

- Bets on Banker, Tie, and Super Six lose. Bets on Player are paid at a 1 to 1 (even) ratio, from right to left.

When the Banker wins with any total other than 6:

- Bets on Player, Tie, and Super Six Plus lose. Bets on Banker are paid at a 1 to 1 ratio (even), from right to left.

When the Banker wins with a total of 6:

- Bets on Player and Tie lose. Bets on Banker are paid at a 1 to 2 ratio from right to left.
- Super Six Plus bets are paid according to the following payout table.

When there is a Tie result:

- Bets on Super Six lose, bets on Banker and Player stand. Bets on Tie are paid at a r 8 to 1 ratio from right to left.

No commission Baccarat Payment Table with Super six plus	
Bet	Payment
Banker wins with 6 points	1 to 2
Banker wins with any but 6 points	1 to 1
Player wins	1 to 1
Tie	8 to 1
Banker pair	11 to 1
Player pair	11 to 1
Super six plus with 2 cards (Banker wins with 6)	12 to 1
Super six plus with 3 cards (banker wins with 6)	20 to 1

Player Pair and Banker Pair Bets for ALL Variations

The result of those bets is finalized at the first four cards of the game, and it is not connected to the final main result (Player, Banker, Tie).

A player may bet in favor of the formation of a pair of two same cards regardless of suit (e.g., 2 Kings) in the first two cards of the Player or the Banker. The odds for these bets are listed in the respective payout tables of the variations.

Regarding the operation and the minimum and maximum bets of the tables, the provisions of the Casino Operation Control and Supervision Regulation apply (Issue b'1025 22.03.2018 Articles 12 and 15).

The casino may set the maximum betting limit that can be placed in total by players on one side (Punto or Banker).

Regarding Banker Pair, Player Pair and Super Six bets, the minimum and maximum bets are determined by the casino, with the maximum bet reaching up to 50 times the minimum bet.

The casino has the right to use a card shuffler device, which has received eligibility authorization according to the legislated provisions suitable for the game of Baccarat and its variation, in all or some of its tables.

As described in the operating regulations of Baccarat variations Chemin de Fer Punto Banco (Issue b'1025 22.03.2018 Article 15), card drawing from the dealer can also be performed by seated players who must use the card distributor according to the aforementioned drawing rules.


Terminology

- **Player:** The bet on the Player, that he will accumulate more points than the Banker.
- **Banker:** The bet on the Banker, that he will accumulate more points than the Player.
- **Tie:** The bet on the tie between the Banker and the Player when the game is finalized.
For a player to participate in the game, it is mandatory to place at least one bet in favor of Player/Banker/Tie.
- **Player pair:** An optional bet where the player bets on the formation of a pair of two same cards in the first 2 cards of the Player.
- **Banker pair:** An optional bet where the player bets on the formation of a pair of two same cards in the first 2 cards of the Banker.
- **Super Six Plus:** An optional bet where the player bets on the Banker winning the game with an exact total of 6 points, consisting of either 2 or 3 cards.
- **Shuffler:** An electronic card shuffling device.

- **Discard holder:** A holder for discarding cards which have been used in the game until the separating cutting card appears and the cards in the distributor are used up.
- **Card distributor (Sabot):** The device for dealing cards.
- **Game:** A complete betting round consisting of 4 to 6 cards with the final total points of the Player/Banker.
- **Box:** The total set of cards to be dealt by the card distributor after a shuffle.
- **Seperating cutting card:** A plastic card without any markings or logo used to signal the last game of the distributor.
- **Dummy Hand:** A game without bets.

APPLICATION OF RESPONSIBLE GAMING PRINCIPLES

Responsible gaming: Competent regulator HGC (Hellenic Gaming Commission).

Contact Line  :210 9215776. Participation is only allowed for individuals over the age of 21. Frequent participation in games exposes participants to the risk of addiction and loss of property.