



EZ BACCARAT™: RULES OF PLAY

EZ Baccarat plays the same way as regular baccarat except that it replaces the taking of the commission on every winning Bank wager by “barring” one specific winning Bank hand (the winning Bank hand consisting of three cards and totalling seven points). The appearance of this hand is the “Dragon 7”. It is played with eight (8) or six (6) standard deck of 52 cards with minor variations to the house edge. The betting limits will be specified and displayed to players by the casino operator.

The object of the game is to have the highest total point count hand, the highest possible total point count being 9. Face cards and ten value cards have a point count value of 0, aces have a point count value of 1, deuces have a point count value of 2, and so on. The card's point values are summed and the total point count of the hand is the right digit of that sum (for example, a hand consisting of a King, a 4 and a 7 has a total point count of 1).

With EZ Baccarat, customers have the option to wager on any combination of “Player”, “Banker”, “Tie” “Dragon7™” and “Panda 8™”. The “Dragon7” wager pays odds of 40 to 1 when a three card winning Banker hand totalling 7 points occurs. And the “Panda 8” wager pays odds of 25 to 1 when a three card winning Player hand totalling 8 points occurs.

1. To begin the game, players make their wager on Player, Banker, Tie, Dragon7, Panda 8 or a combination of the above.
2. The house rules determine who is allowed to remove cards from the shoe and the order of selection of players permitted to remove cards from the shoe.
3. Two cards are dealt to Player and Banker alternatively, starting with Player. The Player hand is resolved first.
 - If either Player or Bank achieves a total of 8 or 9 on the initial deal, the hand is known as a 'natural', and no further cards are drawn.
 - If neither Player or Banker has a natural, play proceeds as follows:
 - If Player has a point count of 5 or less, the dealer deals an additional card to Player. If Player has an initial total of 6 or 7, no more cards are dealt to Player.

- The Banker hand is then resolved as follows:
 - If Player did not draw a third card, an additional card will be dealt to Banker if Banker has a point count is 5 or less.
 - If Player drew a third card, Banker will draw an additional card according to the table below, where “S”= Banker does not take a card “stands” and “H”= Banker takes another card “hits”. The action taken for Banker depends on the total point count of Banker’s hand after the first two cards (left column) and the point value of the third card drawn by Player (top rank).

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

4. Once all cards have been dealt, the hand with the highest total point count is declared the winner. In the case where Banker’s point count equals 7 with a total of three cards and Player’s point count is lower than 7, the dealer declares the hand a “Dragon 7”. In the case where Player’s point count equals 8 with a total of three cards and Banker’s point count is lower than 8, the dealer declares the hand a “Panda 8”. In the case where both total point counts are equal, the dealer declares the hand a Tie.
5. Individual wagers are resolved in a counter-clockwise manner starting from the dealer’s right according to the following payout structure:
 - In the case of a Banker win, Banker wagers are paid 1 to 1. Player, Tie, Dragon 7 and Panda 8 wagers lose.
 - In the case of a Dragon 7, Dragon 7 wagers are paid 40 to 1 and Banker wagers push. Player wagers lose, Tie wagers lose and Panda 8 wagers lose.
 - In the case of a Player win, Player wagers are paid 1 to 1. Banker wagers lose, Tie wagers lose, Dragon 7 wagers lose and Panda 8 wagers lose.

- In case of a Panda 8, Panda 8 wagers are paid 25 to 1 and Player wagers are paid 1 to 1. Banker wagers lose, Tie wagers lose and Dragon 7 wagers lose.
- In the case of a Tie, Tie wagers are paid 8 to 1. Banker wagers push, Player wagers push, Dragon 7 wagers lose and Panda 8 wagers lose.

6. No commission is taken out of winning wagers.



