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CASINO CONTROL AUTHORITY

Notification of Approval of Casino Games  
and the Rules of those Games

**Division 3—Mini Baccarat**



**CASINO CONTROL AUTHORITY****Notification of Approval of  
Casino Games and the Rules of those Games**

Pursuant to section 63 of the Casino Control Act 1990, the Casino Control Authority on 27 November 1997 resolved that, with effect from 1 February 1998, the rules set out in the schedule hereto be approved as the Mini Baccarat Rules of Casino Table Games in substitution for the Rules of Casino Table Games set out in the Supplement dated 26 January 1996 to the *New Zealand Gazette* of 25 January 1996, as subsequently amended.

RM Irvine  
Chairperson  
Casino Control Authority

**SCHEDULE****DIVISION 3 - MINI BACCARAT**

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**1.0 Interpretation**

In this division, unless the contrary intention appears:

**“Banker’s Box”** means that part of the layout in front of the dealer controlling the cards which is designated as the playing area for the Banker’s Hand by the word “BANKER”;

**“Banker’s Hand”** means the cards dealt to the Banker’s Box pursuant to these rules;

**“Commission”** means the amount deducted by the dealer from any winning wager on the Banker’s Hand pursuant to subparagraph (b) of rule 5.7 of this division;

**“Initial Deal”** means the dealing of the first 4 cards in a round of play, 2 each to the Player’s Hand and the Banker’s Hand;

**“Natural”** means a hand with, on the initial 2 cards dealt to the hand, a point count of 8 or 9;

**“Player’s Box”** means that part of the layout in front of the dealer controlling the cards which is designated as the playing area for the Player’s Hand by the word “PLAYER”;

**“Player’s Hand”** means the cards dealt to the Player’s Box pursuant to these rules;

**“Point Count”**, in relation to a hand of cards, means a single digit number from 0 to 9 inclusive, which shall be determined by totalling the point values of the cards in the hand in accordance with rule 4.2;

**“Table Differential”** means the difference between the total amount wagered on the Banker’s Hand and the total amount wagered on the Player’s Hand in a round of play;

**“Table of Play”** means the set of mandatory instructions, contained in these rules, which dictate whether the Player and Banker stand or draw a third card after the initial deal;

**“Tie”** means that the Player’s Hand and the Banker’s Hand have the same point count after all cards required to be dealt to those hands pursuant to these rules have been dealt to those hands; and

**“Void Hand”** means a round of play which is conducted in accordance with the rules of mini baccarat, except that no wagers are permitted.

## **2.0 Application**

The rules contained in this division, together with the general rules contained in division 1, shall apply to the game of mini baccarat.

## **3.0 Table Layout and Equipment**

3.1 Mini baccarat shall be played at a table having on 1 side up to 7 numbered sets of wagering areas for the players and on the opposite side a place for the dealer. Each mini baccarat table shall have a drop box attached to it.

3.2 The layout cloth covering the table shall be marked in a manner substantially similar to that shown in the appendix.

3.3 The wagering areas shall be designated:

- (a) for wagers on the Banker's Hand by the word "Banker" or "Bankers";
- (b) for wagers on the Player's Hand by the word "Player" or "Players"; and
- (c) for wagers on a Tie Bet by the word "Tie" or "Ties".

3.4 The following equipment shall also be used in the game:

- (a) 8 decks of playing cards;
- (b) 1 or (at the option of the casino operator) 2 cutting cards;
- (c) a card shoe, with a non-transparent sliding cover, which is capable of holding all of the cards used in the game; and
- (d) a discard rack capable of holding all of the cards used in the game.

## **4.0 Playing Cards**

4.1 The point value of the playing cards used in the game shall be as follows:

- (a) a card from 2 to 9 inclusive shall have its face value;
- (b) a 10, jack, queen or king shall have a value of 0; and

(c) an ace shall have a value of 1.

4.2 The point count of a hand shall be:

(a) where the total of the point values of the cards in the hand is a number from 0 to 9 inclusive, that number;

(b) where the total of the point values of the cards is the number 10 or above, the right digit of that number.

4.3 No player or spectator shall handle, alter or withdraw any cards used in the game, except as expressly permitted by these rules, and no dealer or other person shall permit a player or spectator to do so. The dealer shall at all times deal and be in control of the cards.

## 5.0 Wagers

5.1 A player at the game may place the following wagers, subject to rule 5.2:

(a) a wager on the **“Banker’s Hand”**, which shall:

(i) win if the final point count of the Banker’s Hand is higher than that of the Player’s Hand,

(ii) lose if the final point count of the Banker’s Hand is lower than that of the Player’s Hand,

(iii) constitute a stand off if the final point counts of the Banker’s Hand and the Player’s Hand are equal;

(b) a wager on the **“Player’s Hand”**, which shall:

(i) win if the final point count of the Player’s Hand is higher than that of the Banker’s Hand,

(ii) lose if the final point count of the Player’s Hand is lower than that of the Banker’s Hand,

(iii) constitute a stand off if the final point counts of the Banker’s Hand and the Player’s Hand are equal;

(c) a **“Tie Bet”**, which shall:

- (i) win if the final point counts of the Banker's Hand and the Player's Hand are equal, and
- (ii) otherwise lose.

5.2 In any round of play a player may wager on:

- (a) the Banker's Hand; or
- (b) the Banker's Hand and Tie; or
- (c) the Player's Hand; or
- (d) the Player's Hand and Tie; or
- (e) a Tie,

but not on the Banker's Hand at the same time as the Player's Hand.

- 5.3 All wagers shall be made by placing chips, with the smaller denomination chips on top, in the appropriate wager area of the mini baccarat layout.
- 5.4 Orally declared wagers shall be accepted only when accompanied by chips and if the dealer has enough time to place the wager on the layout before "No more bets" is called.
- 5.5 The casino operator may permit up to 3 players to wager on any 1 wagering area.
- 5.6 The casino operator may direct that the total of all players' wagers on any 1 wagering area shall not exceed the table maximum, or that the total of the wagers of any particular player or players on any 1 wagering area shall not exceed the table maximum.
- 5.7 Winning wagers made pursuant to rule 5.1 shall be paid at the following odds:
- (a) wagers on the Player's Hand at odds of 1 to 1;
  - (b) wagers on the Banker's Hand at odds of 1 to 1, less a commission of 5% on the amount won, which shall be payable to the casino operator and shall be collected from the player at the time the winnings are paid; and
  - (c) Tie Bets at odds of 8 to 1.

- 5.8 If it would not be possible to pay a wager on the Banker's Hand exactly in chips at odds of 1 to 1, less commission, were that wager to win, the wager shall not be accepted.
- 5.9 If a wager is made and accepted in contravention of rule 5.8, as much of the wager as could be paid exactly in chips, were that portion of the wager to win, shall be regarded as valid and the remainder shall be void.
- 5.10 Except as permitted by these rules, once the dealer has called "No more bets" no player shall:
- (a) make any wager; or
  - (b) handle, alter or withdraw any wager until a decision has been made and implemented with respect to all winning wagers in the wagering area,
- and no dealer or other person shall permit a player to do so.
- 5.11 No player shall handle, alter or withdraw a losing wager.
- 5.12 If there is a tie, players may alter their wagers on the Banker's Hand or Player's Hand before the start of the next round.
- 5.13 Subject to any directions issued by the Authority, the casino operator may stipulate a maximum table differential. The amount of any such differential shall be displayed on the notice at the table indicating the minimum and maximum wager limits.
- 5.14 Where the total amount wagered on the Banker's Hand or the Player's Hand is such that the maximum table differential displayed on the notice is exceeded, the dealer may reduce the wagers on the hand pro rata so that the maximum table differential is not exceeded.

## **6.0 Opening of Table for Gaming**

- 6.1 After receiving the 8 sealed decks of cards at the table, both the dealer and the game supervisor shall sort and inspect the cards independently of each other.
- 6.2 After the cards have been inspected they shall be spread out face upon the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan-shaped rows by deck according to



suit and sequence. The cards in each suit shall be laid out in sequence within the suit.

6.3 After the first player has or players have had an opportunity to inspect the cards visually, the cards shall be turned face down on the table and then:

- (a) chemmy shuffled (washing of cards);
- (b) stacked; and
- (c) riffle shuffled.

## 7.0 **Shuffle and Cut of Cards**

7.1 The dealer shall shuffle the cards so that they are randomly intermixed:

- (a) immediately before the start of play;
- (b) at the end of the round during which the cutting card or the first of the cutting cards, as the case may be, is drawn as the first card;
- (c) at the end of the round following the round during which the cutting card or the first of the cutting cards, as the case may be, appears otherwise than as the first card;
- (d) at the recommencement of play following any period during which the table has been vacant.

7.2 After the cards have been shuffled they shall be cut. Beginning with the player seated at the farthest point to his/her left and working clockwise around the table, the dealer shall offer the stack of cards, with the backs facing away from him/her, to each seated player for cutting until a player accepts the cut. If no seated player accepts the cut a casino employee shall cut the cards.

7.3 The person designated in rule 7.2 shall cut the cards by inserting the cutting card or 1 of the cutting cards, as the case may be, into the stack at least 1 deck in from either end. The dealer shall then take all of the cards in front of the cutting card and place them at the back of the stack, and then insert the cutting card into the stack at least 20 cards in from the back of the stack. If 2 cutting cards are being used the second shall be placed at the back of the stack.

7.4 The stack of cards shall then be placed in the card shoe for the commencement of play, following which the dealer shall burn the cards, that is:

- (a) remove the first card from the shoe face up;
  - (b) draw, face down, additional cards equal in number to the face value of the first card drawn; and
  - (c) place the first and additional cards drawn in the discard rack.
- 7.5 For the purposes of rule 7.4 a 10, jack, queen, and king shall have a face value of 10 and an ace a face value of 1.
- 7.6 The casino operator may, after any round of play, direct that the cards in play at the table be replaced, in which event the new cards shall be checked, shuffled and cut in accordance with sections 6 and 7.
- 8.0 Initial Deal**
- 8.1 Two hands shall be dealt in the game, 1 being the Player's Hand and the other the Banker's Hand.
- 8.2 Immediately before the start of each round of play and after all wagers are on the table the dealer shall call "No more bets" and then begin dealing the cards.
- 8.3 The dealer shall deal an initial 4 cards from the shoe. The first and third cards shall respectively constitute the first and second cards of the Player's Hand and be placed on the Player's Box. The second and fourth cards shall respectively constitute the first and second cards of the Banker's Hand and be placed on the Banker's Box.
- 8.4 Subject to these rules the initial cards may, at the option of the casino operator, be dealt either face up or face down. Where a shoe begins in a particular dealing style it shall continue in that style until its completion.
- 8.5 Where the initial cards are dealt face up, all 4 cards shall be dealt in that manner. The dealer shall then announce the point count of the Player's Hand first, followed by that of the Banker's Hand.
- 8.6 Where the initial cards are dealt face down, all 4 cards shall be dealt in that manner. The dealer shall then turn over and announce the point count of the Player's Hand first, followed by the Banker's Hand.

**9.0 Dealing of Additional Cards**

- 9.1 After announcing the point count of each hand the dealer shall deal a third card to each hand if this is required by rules 9.2 to 9.5 inclusive.
- 9.2 If the Player's Hand or the Banker's Hand is, or both hands are, a natural no further cards shall be dealt to either hand.
- 9.3 If the point count of the Banker's Hand is 0 to 7 inclusive after the initial deal, the Player's Hand shall:
- (a) draw (i.e. take a third card); or
  - (b) stand (i.e. not take a third card),

in accordance with the requirements of Table 1 below:

**TABLE 1 : PLAYER'S HAND**

Player having a total of:	
0-1-2-3-4-5	Draws a card
6-7	Stands
8-9	Has a natural and cannot draw

- 9.4 If the Player's Hand draws, the Banker's Hand shall:
- (a) draw; or
  - (b) stand,

in accordance with the requirements of Table 2 below:

**TABLE 2 : BANKER'S HAND**

Banker having point count of:	When the third card in the Player's Hand is:	When the third card in the Player's Hand is:
3	0-1-2-3-4-5-6-7-9, <b>draws</b>	8, <b>stands</b>
4	2-3-4-5-6-7, <b>draws</b>	0-1-8-9, <b>stands</b>
5	4,5,6,7, <b>draws</b>	0-1-2-3-8-9, <b>stands</b>
6	6-7, <b>draws</b>	0-1-2-3-4-5-8-9, <b>stands</b>
7	<b>Stands</b>	
8-9	Has a natural and cannot draw	
0-1-2	<b>Draws</b>	

- 9.5 If the point count of the Player's Hand is 6 or 7 after the initial deal, the Banker's Hand shall draw a third card if the point count of the Banker's Hand is 0 to 5 inclusive, but otherwise shall stand.
- 9.6 Any third card required to be dealt to a hand shall be dealt face up to that hand.
- 9.7 In no event shall more than 1 additional card be dealt to either hand.
- 9.8 Subject to rule 9.9, whenever the cutting card or the first of the cutting cards, as the case may be, is reached during a round, it shall be placed to the side and the dealer shall continue dealing the cards until that round is completed. At the end of that round the dealer calling the game shall announce "Last coup" or "Last hand" and deal a further round, after which no further cards shall be dealt until the cards have been replaced or reshuffled.
- 9.9 Whenever the cutting card or the first of the cutting cards, as the case may be, is drawn as the first card of a round, it shall be placed to the side and the dealer calling the game shall announce "Last coup" or "Last hand". At the end of the round no further cards shall be dealt until the cards have been replaced or reshuffled.

**10.0 Payment and Collection of Wagers**

- 10.1 When each hand has received all the cards it is entitled to under the rules, the dealer shall announce the final point count of each hand, indicating which hand has won the round. If the 2 hands have equal point counts the dealer shall announce "Tie Hand".
- 10.2 After announcing the result of the round the dealer shall collect all losing wagers and pay all winning wagers.

**11.0 Irregularities**

- 11.1 If a third card is dealt to the Player's Hand when no third card is authorised by these rules:
- (a) the card shall become the third card of the Banker's Hand if the Banker's Hand is obliged to draw pursuant to rule 9.4 or rule 9.5;
  - (b) the card shall become the first card of the next round if the Banker's Hand is required to stand, unless it has been disclosed or the cards are reshuffled or replaced before the next round. If the card has been disclosed, the dealer will announce "No bets this hand" and, starting with the exposed card, deal a void hand. After the completion of the void hand normal play will resume.
- 11.2 Subject to rule 11.1, if a card is drawn in excess from the shoe:
- (a) it shall, if it has not been disclosed, be used as the first card of the next round of play unless the cards are reshuffled or replaced before the next round;
  - (b) if the card has been disclosed, the dealer will announce "No bets this hand" and, starting with the exposed card, deal a void hand. After the completion of the void hand normal play will resume.
- 11.3 If the first card of a round of play is found face up in the shoe, the dealer will announce "No bets this hand" and, starting with the exposed card, deal a void hand. After the completion of the void hand normal play will resume.
- 11.4 Subject to rule 11.3, any card found face up in the shoe during a round of play will be used in that round.

- 11.5 If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after all of the cards have been reshuffled and placed in the shoe.
- 11.6 Subject to the provisions of this section, cards drawn out of sequence to either the Banker's Hand or the Player's Hand shall be reconstructed under the supervision of a casino supervisor in accordance with the Table of Play.
- 11.7 If during the initial deal the cards are dealt out of sequence and cannot be reconstructed the hand shall be void.
- 11.8 If the dealer fails to draw and discard cards at the commencement of a shoe as provided in rule 7.4, or in any other situation where this is required, play shall nonetheless continue as provided in the rules.

### Appendix Mini Baccarat Table Layout



