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CASINO CONTROL AUTHORITY

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

Division 5—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 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 5 - BACCARAT**

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1.0 Interpretation

In this division, unless the contrary intention appears:

“Banker” means the seated player who, when the game is conducted in accordance with Dealing Style B, receives and handles the Banker’s Hand;

“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 from any winning wager on the Banker’s Hand pursuant to subparagraph (b) of rule 5.7;

“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”, for the purposes of rules 3.4(f), 5.5, 8.7, 8.9, 8.10 and 8.12 to 8.14 inclusive of this division, when the word begins with a capital letter, means the seated player who, when the game is conducted in accordance with Dealing Style B, receives and handles the Player’s Hand;

“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 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 baccarat.

3.0 Table Layout and Equipment

3.1 Baccarat shall be played at a table having up to 14 numbered sets of wagering areas for the seated players, wagering areas for standing players, and places for the dealers. Each 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”.

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;
- (d) a discard container capable of holding all of the cards used in the game;
- (e) at the option of the casino operator, a palette, being a flat paddle used by the dealer to place, turn and retrieve cards;

- (f) 2 round indicator pucks marked “Banker” and “Player” respectively, which shall be used to indicate the Banker and the Player respectively when the game is being conducted in accordance with Dealing Style B.

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 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 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 Standing players may also participate in the game. Standing players shall:

- (a) place their wagers on those parts of the layout specifically designated for “standing player” bets;

- (b) not participate in the cut of the cards or touch or handle the cards used in the game in any manner;
 - (c) not be appointed Banker or Player.
- 5.6 Only 1 player may wager on each of the numbered wagering areas, which shall be for the use of seated players.
- 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;
 - (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 the 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 up on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in columns 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 the cards);
- (b) stacked; and
- (c) riffle shuffled.

- 6.4 Notwithstanding rules 6.1 to 6.3, pre-shuffled cards may be used provided they are secured in a designated area from the time of the pre-shuffle until such time as they are required and are riffle shuffled before being cut.

7.0 Shuffle and Cut of Cards

- 7.1 Unless pre-shuffled cards are introduced and accepted as such, the dealer shall shuffle the cards so that they are randomly intermixed:

- (a) immediately before the start of play; and
- (b) where the game is conducted in accordance with either Dealing Style A or Dealing Style C as described in section 8, after each shoe of cards is completed.

Where the game is conducted in accordance with Dealing Style B, section 11 shall apply upon the completion of a shoe of cards.

- 7.2 Where it is proposed that pre-shuffled decks of cards be introduced into the game any of the players may, before the first game in which the cards are used:
- (a) on request, visually inspect the decks of pre-shuffled cards, or any of them, before their use; and
 - (b) require that any decks of cards issued as pre-shuffled be inspected and mixed in accordance with section 6, shuffled by the dealer, and cut in accordance with this section.
- 7.3 After the cards have been shuffled (or, in the case of pre-shuffled cards, been accepted as such and riffle shuffled) they shall be cut. Beginning with the player seated at the lowest numbered position at the table and working counter-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.
- 7.4 The person designated in rule 7.3 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.
- 7.5 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 container.
- 7.6 For the purposes of rule 7.5 a 10, jack, queen and king shall have a face value of 10 and an ace a face value of 1.
- 7.7 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 except where pre-shuffled cards are introduced and accepted as such.

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 the second and fourth cards shall respectively constitute the first and second cards of the Banker's Hand.
- 8.4 The game may, at the discretion of the casino operator, be conducted in accordance with any 1 of the following styles of dealing: Style A, Style B and Style C. Where a shoe begins in a particular dealing style it shall continue in that style until its completion.

Dealing Style A

- 8.5 The initial 4 cards shall be dealt face up, the Player's Hand to the Player's Box and the Banker's Hand to the Banker's Box. The dealer shall then announce the point count of the Player's Hand first, followed by that of the Banker's Hand.
- 8.6 The dealer shall at all times be in control of the cards.

Dealing Style B

- 8.7 At the start of each round of play, after the wagers have been placed, the Banker and the Player (if any) for the round shall be determined in accordance with rules 8.8 and 8.9.
- 8.8 The Banker shall be determined as follows:
- (a) the seated player with the highest wager on the Banker's Hand shall if he/she wishes be the Banker;
 - (b) if there is more than 1 such player, the one occupying the lowest numbered seat shall be offered the role first. If he/she declines the

dealer shall offer the role to the next such player, moving counter-clockwise around the table, and so on;

- (c) if no such player wishes to accept the role, it shall be offered to the seated player or players with the next highest wager on the Banker's Hand, in accordance with the procedure set out in subparagraphs (a) and (b);
 - (d) if no seated player with a wager on the Banker's Hand wishes to be the Banker, rule 8.16 shall apply.
- 8.9 The Player shall be determined in accordance with the procedure described in rule 8.8, substituting "Player" for "Banker" and "Player's Hand" for "Banker's Hand".
- 8.10 The Banker and the Player shall:
- (a) act as such only to expose the total of the Banker's Hand or the Player's Hand, as the case may be;
 - (b) be responsible for receiving and handling the cards in accordance with these rules and the instructions of the dealer calling the game; and
 - (c) be identified by the indicator puck marked "Banker" or "Player", as the case may be, which shall be placed next to his/her wagering area.
- 8.11 The initial 4 cards shall be dealt face down, the Player's Hand to the Player's Box and the Banker's Hand to the Banker's Box.
- 8.12 The dealer shall then pass the initial 2 cards drawn for the Player's Hand to the Player, who shall take the cards, ensuring that they are continually in full view of everyone participating in the game and of the surveillance cameras. The cards must not be removed from the table.
- 8.13 Having checked the hand, the Player shall immediately turn the cards face up on the layout. The dealer shall then announce the point count of the Player's Hand and bring the cards face up back to the Player's Box.
- 8.14 The dealer shall then pass the Banker's Hand to the Banker. Rules 8.12 and 8.13 shall apply to the Banker as if he/she were the Player, the Player's Hand were the Banker's Hand, and the Player's Box the Banker's Box.

8.15 At no time shall the Player's Hand and the Banker's Hand be passed out at the same time.

8.16 If:

- (a) there is no bet on the Player's Hand or the Banker's Hand; or
- (b) no player entitled to do so wishes to receive and handle the cards dealt to a hand; or
- (c) the game supervisor or casino supervisor so directs,

the dealer shall retain and turn over the cards for that hand or those hands, as the case may be.

Dealing Style C

8.17 The initial 4 cards shall be dealt face down, the Player's Hand to the Player's Box and the Banker's Hand to the Banker's Box. The dealer shall then turn over and announce the point count of the Player's Hand first, followed by the Banker's Hand.

8.18 The dealer shall be in control of the cards at all times.

9.0 Dealing of Additional Cards

9.1 After the dealer has announced the point count of each hand and, where appropriate, has returned the cards to the Player's Box and the Banker's Box, he/she 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 total of:	When the third card in the Player's Hand is:	When the third card in the Player Hand is:
3	0-1-2-3-4-5-6-7-9, draws	8, stands
4	2-3-4-5-6-7, draws	0-1-8-9, stands
5	4,5,6,7, draws	0-1-2-3-8-9, stands
6	6-7, draws	0-1-2-3-4-5-8-9, stands
7	Stands	
8-9	Has a natural and cannot draw	
0-1-2	Draws	

- 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 In no event shall more than 1 additional card be dealt to either hand.
- 9.7 Subject to rule 9.8, 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 round shall be 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.
- 9.8 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.

Dealing of Additional Cards for Style A and Style C

- 9.9 Any third card required to be dealt to a hand shall be dealt face up to that hand.

Dealing of Additional Cards for Style B

- 9.10 Any third card required to be dealt to a hand shall be passed face down to the player (if any) designated to receive the cards dealt to the hand. The provisions of rules 8.12 to 8.16 inclusive shall apply, with all necessary modifications, as if the third card were the 2 initial cards of the hand.

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 End of Shoe for Dealing Style B

- 11.1 Where the game has been conducted in accordance with Dealing Style B during a shoe, at the end of the last round of the shoe any remaining cards shall be removed from the shoe and placed, together with the cards in the discard container, in a container which shall be removed from the table.
- 11.2 The game shall continue with new cards, which may be pre-shuffled if they are accepted into the game as such by the players.

12.0 Irregularities

- 12.1 If a third card is dealt to the Player's Hand when no third card is authorised by these rules:
- (a) it shall become the third card of the Banker's Hand if the Banker's Hand is obliged to draw a further card;
 - (b) it 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.
- 12.2 Subject to rule 12.1, 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.
- 12.3 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.
- 12.4 Subject to rule 12.3, any card found face up in the shoe during a round of play will be used in that round.

- 12.5 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 replaced or, where permitted, reshuffled, and placed in the shoe.
- 12.6 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.
- 12.7 If during the initial deal the cards are dealt out of sequence and cannot be reconstructed the round shall be void.
- 12.8 If the dealer fails to draw and discard cards at the beginning of a shoe as provided in rule 7.5, or in any other situation where this is required, play shall nonetheless continue as provided in the rules.

Appendix
Baccarat Table Layout

