

HOW TO PLAY **BACCARAT**



WEST POINT
Come Play.



Country Club
Your Getaway.

THE AIM OF THE GAME

There are only two hands in Baccarat - the Banker's and the Player's. There are no individual hands for players. These 'Community hands' are the focus for all players. You are therefore not playing against the other players or the House, you are simply betting against the cards.

In Baccarat, the highest count possible is nine. 10s, picture cards and multiples of ten are counted as zero. All cards from 2 to 9 are counted as the value on the face of the card. If the card total is greater than 10, then the last digit becomes the total value (eg 17 will become 7). The aim of the game is to bet on the hand that you believe will total closest to nine.

HOW TO PLAY THE GAME

- There are only two hands dealt in the game of Baccarat
- One is called the Player and one is called the Banker
- Two cards are dealt to each hand, Player and Banker
- According to a set table of play (the "Baccarat tableau") an additional card may then be drawn to either or both hands to determine a result
- Players may bet on either Player or Banker and bets are placed before any cards are drawn
- Players may also bet on a draw – neither Player nor Banker winning ("Tie bet").

WINNING PAYOUTS

Baccarat bets	Payout odds
Tie	8 : 1
Player	1 : 1
Banker	1 : 1
Banker (when Banker wins with a total of 6)	1 : 2

BACCARAT TABLEAU

Player cards (initial deal)	Action	
1 – 5, or 10 (0)	Player draws a third card	
6 – 7	Player stands	
8 – 9	This is known as Natural 8 or Natural 9; hand is won by Player	
Banker cards (initial deal)	Action	Action
0 – 2	Banker draws a third card	
3	Player's 3 card total equals 1 – 10: Banker draws	Player's 3 card total equals 8: Banker stands
4	Player's 3 card total equals 2 – 7: Banker draws	Player's 3 card total equals 1 or 8 – 10: Banker stands
5	Player's 3 card total equals 4 – 7: Banker draws	Player's 3 card total equals 1 – 3 or 8 – 10: Banker stands
6	Player's 3 card total equals 6 – 7: Banker draws	Player's 3 card total equals 1 – 5 or 8 – 10: Banker stands
7	Banker stands	
8 – 9	This is known as Natural 8 or Natural 9; hand is won by Banker	

Banker must stand at 6 when Player total is 6 or 7 on the initial deal. There are no optional draws.

Picture cards and tens count as zero (0). Should Player and Banker Hands be of equal value (Tie) this is a stand-off.