# Mini Baccarat 

## How to play Mini-Baccarat

Mini-Baccarat is baccarat played on a small table. Betting options are Banker, Player and/or Tie. Eight decks of cards are used; face cards and 10's count as zero and Aces count as one. When two cards are dealt and the total of the cards equals more than nine, remove the first number of the total. For example, if the Player's hand is a 7 and a 6, the total is 13 , or 3 . Winning Banker wagers will pay a $5 \%$ commission. There is no commission on the Player bets. Banker bets and Player bets pay even money. A winning Tie bet pays 8 to 1 .

The game starts with four cards dealt from the shoe, forming two hands. The first and third cards (dealt face down) make up the Player's hand. The second and fourth cards (also dealt face down) make up the Banker's Hand and are not revealed until the Player's cards are exposed. If the point count of either hand is 8 or 9 (called a "Natural"), no more cards are drawn. If the Bank does not have a Natural, the Player will draw a third card on 1, 2, 3, 4, 5 and 0 ; Player stands on 6, 7, 8 and 9.

The cards are dealt according to fixed rules. There are no options regarding drawing the third card for either the Banker's or Player's hand. No more than one additional card will be drawn to each hand. The hand closest to 9 wins and is paid 1 to 1 . If both the Player's and Banker's hand result in identical totals, the Tie bet wins 8 to 1 and the Banker's and Player's hand neither wins nor loses.

In Mini-Baccarat, the dealer turns over all the cards. In Macau-style variation, the Players may handle the cards. The Player with the highest wager on either side (Banker or Player) has the option to expose the cards.

Player Rules

## When Player's first two cards total

| $1,2,3,4,5$ or 0 | Draws |
| :--- | ---: |
| 6 or 7 | Stands |
| 8 or 9 | "Natural" - Stands |

## Banker Rules

When the Player stands on 6 or 7 , the Banker will always draw on totals of $0,1,2,3,4$ and 5 , and stand on $6,7,8$ and 9 . When the Player does not have a Natural, the Banker shall always draw on totals of 0,1 or 2 , and then observe the following rules:

| When | Banker | Banker Does |
| :--- | :--- | :--- |
| Banker's | Draws When | Not Draw |
| First Two | Player's | When Player's |
| Cards Total | Third Card is | Third Card is |
| 3 | $1,2,3,4,5,6,7,9$ or 0 | 8 |
| 4 | $2,3,4,5,6,7$ | $1,8,9$ or 0 |
| 5 | $4,5,6,7$ | $1,2,3,8,9$ or 0 |
| 6 | 6,7 | $1,2,3,4,5,8,9$ or 0 |
| 7 | Stands |  |
| 8 or 9 | "Natural" - Stands |  |

Dragon Bonus - Banker or Dragon Bonus - Player The Dragon Bonus is a side wager you can make in addition to your Banker or Player bet. Players win the Dragon bet when their hand (banker or player) is a natural winner, or when it wins by at least four points.

## Dragon bonus



