

NON-COMMISSION BACCARAT

(Electronic Table Game)

(RWS)

Game Rules

Version 5

w.e.f. 29 January 2020, 0800hrs



In accordance with Section 100(1) of the Casino Control Act 2006, the Gambling Regulatory Authority of Singapore approves the game rules in respect of the game “Non-Commission Baccarat (Electronic Table Game) (Version 5)” as set out in this document by Resorts World at Sentosa Pte. Ltd. (“RWS”), to be conducted in the casino operated by RWS.

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1. Definitions

In these rules:

- 1.1 **Baccarat Table of Play** refers to a set of mandatory rules that dictate whether the Player Hand and Banker Hand should stand or draw an additional card.
- 1.2 **Bet** shall have the same meaning as wager.
- 1.3 **Card Shoe** refers to an electronic or non-electronic device from which cards are dealt.
- 1.4 **Dealer** refers to the person responsible for the dealing of the game.
- 1.5 **Electronic Card Shuffler** refers to a device specifically designed to automatically shuffle one or more decks of cards and from which cards are dealt.
- 1.6 **Game Console** refers to the Dealer-operated terminal or device that communicates and transmits data and game result information to all the Player Terminals.
- 1.7 **Hand** refers to the cards that have been dealt to Player Hand or Banker Hand in a Round of play.
- 1.8 **House** refers to the Casino Operator.
- 1.9 **Natural** refers to a two card total of 8 or 9 points achieved by either the Player Hand or the Banker Hand or both Hands.
- 1.10 **Non-Commission Baccarat** refers to a version of Baccarat where Bets placed on the Banker shall be paid at odds of 1 to 1 except in the event when the Banker wins on 6 points (in such an event, only 50% of the amount Bet on the Banker shall be paid).
- 1.11 **Original Bet** refers to a Bet placed by a Player on the betting box for Player Hand or betting box for Banker Hand.

- 1.12 **Pit Employee** refers to the Dealer, Pit Supervisor or Pit Manager. The responsibilities of a Dealer, Pit Supervisor and Pit Manager may be performed by any person assigned to and acting in that position.
- 1.13 **Player** refers to a person who places a Bet during a Round of play.
- 1.14 **Player Pair** or **Banker Pair** refers to the first two cards of either the Player Hand or the Banker Hand, as the case may be, and such two cards form a pair (for example 10, 10 or K, K).
- 1.15 **Player Terminal** refers to the individual terminals or devices of an Electronic Table Game used by the Player through which Bets may be placed, credits may be bought, and winnings or credit balances may be dispensed in the form of betting instruments.
- 1.16 **Point Total** refers to the total value of the cards in a Hand. In the event that the Point Total of the Hand is more than 9, the Point Total of the Hand shall be the second digit of the total value.
- 1.17 **Reconstruction** refers to the returning of card(s) to their original intended sequential order.
- 1.18 **Round of play** refers to the period of play commencing when the notice for the placement of Bets is displayed on the Player Terminal and concluding when the settlement for all Players are made.
- 1.19 **Tie** refers to a Round of play whereby the Player Hand and the Banker Hand have the same Point Total.
- 1.20 **Void** refers to a Round of play that has been invalidated and has no result.

2. Mode of Play

2.1 The Display

2.1.1 The display for Non-Commission Baccarat (Electronic Table Game) is as shown in the Player Terminals.

2.2 The Cards

2.2.1 The game shall be played with four to eight decks of cards, with each deck having 52 cards.

3. How to Play

- 3.1 The objective of the game is to obtain a Point Total as close to 9 as possible on either Player Hand or Banker Hand.
- 3.2 The value of the cards shall be determined as follows:
 - 3.2.1 an Ace shall have a value of 1 point;
 - 3.2.2 any card from 2 to 10 shall have its face value; and
 - 3.2.3 any Picture Card shall have a value of 0 point.
- 3.3 Player may start placing a Bet when the Player Terminal displays the notice for the placement of Bets.
- 3.4 The permissible minimum and maximum limits shall be displayed in the Player Terminals.
- 3.5 Each Player shall play the game of Non-Commission Baccarat (Electronic Table Game) by Betting on the display as shown in the Player Terminals.
- 3.6 Any Player may choose to place a Bet on any one or more of the following:
 - Player
 - Banker
 - Tie
 - Player Pair
 - Banker Pair

Any Player may Bet on the Player Pair and/or Banker Pair and/or Tie without having to place a Bet on Player Hand or Banker Hand.

- 3.7 No more Bets shall be placed after the Player Terminal displays “No More Bets”.
- 3.8 Four initial cards shall be dealt from the Card Shoe/Electronic Card Shuffler. The first and third cards shall be the Player Hand and the second and fourth cards shall be the Banker Hand. These four cards shall be used to determine the outcomes of the Player Pair and Banker Pair.

3.9 Subsequent cards to be drawn by either Player Hand or Banker Hand shall be subject to the 3rd card rules in accordance with the Baccarat Table of Play in paragraph 3.10, provided always that if Player Hand does not draw a third card, Banker Hand shall stand on 6, 7, 8 or 9 and draw on 0, 1, 2, 3, 4 or 5.

3.10 Baccarat Table of Play

Baccarat Table of Play		
Player's first two cards total points are:		Player's Hand:
0-1-2-3-4-5		Player draws a card
6-7		Player stands
8-9		Natural – Both Player and Banker cannot draw
When Banker's first two cards total points are:	Banker draws when Player's 3 rd card is:	Banker does not draw when Player's 3 rd card is:
3	0-1-2-3-4-5-6-7-9	8
4	2-3-4-5-6-7	0-1-8-9
5	4-5-6-7	0-1-2-3-8-9
6	6-7	0-1-2-3-4-5-8-9
7	Banker stands	
8-9	Natural – Both Player and Banker cannot draw	
0-1-2	Banker draws a card	

3.11 9 is the highest Point Total, 8 is the second highest and so on in descending order. The Hand (Player Hand or Banker Hand) with the higher Point Total is the winner.

3.12 If the Player Hand and the Banker Hand have the same Point Total, it denotes a Tie game. The Original Bet(s) placed on the Player Hand and Banker Hand shall be returned to the Player(s).

3.13 All losing Bets shall be collected and winning Bets shall be paid in accordance with the Non-Commission Baccarat (Electronic Table Game) Pay Table stipulated in paragraph 4.1.

4. Settlement

4.1 Odds of Each Winning Bet

Non-Commission Baccarat (Electronic Table Game) Pay Table	
Bet/Rules	Pays
Banker wins on 6 points	1 to 2
Banker wins on other points	1 to 1
Player wins	1 to 1
Tie wins	8 to 1
Baccarat Pair Bets	
Bet/Rules	Pays
Player Pair or Banker Pair wins	11 to 1

5. Irregularities

- 5.1 In the event of a technical interruption (such as a power failure) that affects the continuation of a Round of play, if:
 - 5.1.1 an outcome has been established i.e. any of the available Bets has conclusively won or lost, play shall continue and the Round of play shall be concluded; or
 - 5.1.2 no outcome has been established i.e. none of the available Bets has conclusively won or lost, the Round of play shall be Voided.

- 5.2 In the event of a technical interruption (such as a power failure) which affects all or only certain ETG terminals within the cluster, the Round of play shall continue. For the ETG terminals affected by the technical interruption, if:
 - 5.2.1 the Bets have been registered, all losing Bets shall be collected and winning Bets shall be paid in accordance with the Non-Commission Baccarat (Electronic Table Game) Pay Table stipulated in paragraph 4.1; or
 - 5.2.2 the Bets have not been registered, the Bets shall be returned to the Players.

- 5.3 In the event that any of the following situations occur:
 - 5.3.1 if a card that does not form part of the set of cards is found; or
 - 5.3.2 if there is any shortage or excess of cards in the deck; or
 - 5.3.3 if the Player Hand or Banker Hand is dealt an incorrect number of cards, and this is noticed before the commencement of the next Round of play and the cards for the current Round of play cannot be Reconstructed; or
 - 5.3.4 if there are insufficient cards in the Card Shoe/Electronic Card Shuffler to complete the Round of play; or
 - 5.3.5 if the playing cards are not shuffled,

the current Round of play shall be Voided, and the outcome and settlement of all previous Round(s) of play shall stand.

- 5.4 Where card(s) are drawn in excess or exposed it shall be Reconstructed in accordance with the Baccarat Table of Play and/or used in the next Round of play whichever is applicable. The House shall have absolute discretion to determine whether or not the cards are capable of being Reconstructed.
- 5.5 If the Dealer inadvertently dealt the Player's card(s) to the Banker area and/or the Banker's card(s) to the Player area regardless of whether the card(s) has been exposed, that Round of play shall be played in accordance with the Baccarat Table of Play. If the cards have been dealt incorrectly, they shall be Reconstructed before play continues.
- 5.6 In the event that an incorrect result in respect of a Round of play has been registered in the Game Console, the Round of play shall be settled in accordance with the result shown on the cards.
- 5.7 In the event two cards or more have been drawn simultaneously, and the order of the cards cannot be determined and regardless of whether the cards have been exposed, the decision as to which card is to be received first shall be made by the Pit Supervisor or above.
 - 5.7.1 The cards in the Card Shoe/Electronic Card Shuffler may be replaced with a new set of cards. This decision shall be made by Pit Supervisor or above.
- 5.8 An error that occurred during a Round of play that is not noticed until after the commencement of a subsequent Round of play shall not have any effect on the outcome of the subsequent Round(s) of play.
- 5.9 Bets shall be settled in accordance with the position of chips on the layout when the Bets are closed. The House shall not be liable to pay for any Bets placed in error in the Player Terminal by the Player.
- 5.10 Any display information provided by the House on the outcome of current and/or previous Rounds of play is for information purposes only, and the actual outcome at the table shall prevail in the event of any inaccuracy in the display information.

- 5.11 Where the Round of play is Voided, all Bets made by the Players for that particular Round of play shall be returned.
- 5.12 Where provisions in the Game Rules do not provide for the resolution of (a) any irregularity and/or scenario not covered in the Game Rules and/or (b) any interpretation issues relating to the Game Rules, the decision on how to resolve such matters shall be made by the Table Games Shift Manager or above.