

1. GAME RULES AND PAYTABLE

2.1 Bad Beat Baccarat

Bad Beat Baccarat is comprised of three (3) types of optional wagers for standard baccarat: Bad Beat, Super Shot Bad Beat, and Super Shot Tie. The rules and payable are given below:

- The player does not need to place a baccarat wager in order to play the Bad Beat Baccarat side bets.
- The player places a wager on the designated Bad Beat Baccarat betting spots.
- For Bad Beat, players win when one of the hands (Player or Banker) wins with exactly one (1) point over the other hand:
 - If a hand total of nine (9) comprised of three (3) cards wins over a hand total of eight (8) comprised of three (3) cards, the wager is paid at odds of 40 to 1.
 - If a hand total of nine (9) comprised of two (2) cards wins over a hand total of eight (8) comprised of two (2) cards, the wager is paid at odds of 10 to 1.
 - If a hand total of eight (8) wins over a hand total of seven (7), the wager is paid at odds of 6 to 1.
 - If a hand total of seven (7) wins over a hand total of six (6), the wager is paid at odds of 4 to 1.
 - If any hand (excluding the hands above) wins over a hand total by one (1), the wager is paid 1 to 1.
 - All other outcomes lose.
- For Super Shot, there are three (3) individual wagers with each winning on specific outcomes, otherwise losing. The hand values are interchangeable between the Player and the Banker hands:
 - 3-Card total of 9 wins over 3-Card total of 8 – pays 200 to 1.
 - 2-Card total of 9 wins over 2-Card total of 8 – pays 50 to 1.
 - 8 wins over 7 – pays 25 to 1

2.2 No-Commission Baccarat

No-Commission Baccarat is a commission free version of baccarat and it is comprised of three (3) main game wagers and two (2) optional side bets. The main game wagers are on the Banker, Player, or Tie and Banker 7 and Player 8 are the optional side bets. The rules and payable are given below:

- Before each hand begins, players may wager on the Player, Banker, or Tie main game wagers and on the optional 3 Card Banker win on 7 side bet and 3 Card Player win side bets.
- Players do not need to bet on the main game wagers in order to bet on the optional side bets.
- After all bets have been made, the Player and Banker hands are dealt following traditional baccarat rules and procedures. Standard drawing rules apply to the Player and Banker hands.
- The main game Player wagers are resolved exactly as in traditional baccarat. If the Player total is higher than the Banker total, the wagers on the Player hand all win even-money. If the Player total equals the Banker total, all Player wagers push. Otherwise, the Player total is less than the Banker total, and all Player wagers lose.
- The main game Banker wagers are resolved by comparing the Banker total to the Player total. If the Player total is higher than the Banker total, all Banker wagers lose. If the Banker total equals the Player total, all Banker wagers push. If the Banker hand totals seven (7) on three cards and is higher than the Player total, all Banker wagers push. Otherwise, the Banker total is higher than the Player total, and all Banker wagers win even-money.
- The main game Tie wagers are resolved by comparing the Banker total to the Player total. If the Player total is not equal to the Banker total, all Tie wagers lose. If the Banker total equals the Player total, all Tie wagers pay 8-to-1.
- The optional Banker 7 side bets are paid 40-to-1 when the Banker draws to a three-card 7 total against a lower Player total. Otherwise, all optional Banker 7 side bets lose.
- The optional Player 8 side bets are paid 25-to-1 when the Player draws to a three-card 8 total against a lower Banker total. Otherwise, all Player 8 side bets lose.
- Banker 7 side bet and Player 8 side bets can also be used with standard baccarat, which is described in the previous section.