



Play Smart

THE GO-TO SOURCE FOR FACTS, TOOLS AND ADVICE ABOUT GAMBLING FOR ALL PLAYERS.



HOW DOES THE DEALER

# MAKE COMMISSION ON YOUR BETS?

READ TO FIND THAT OUT + MORE!

# HOW TO PLAY BACCARAT

To learn more about your favourite game, take a break from playing or get support should you need it, visit our on-site PlaySmart centres, PlaySmart.ca or call the Virtual PlaySmart Centre at 1-833-888-2306.

PlaySmart Centres are managed by the Responsible Gambling Council - an independent non-profit organization dedicated to problem gambling prevention.

Scan the QR code to learn more about how Baccarat games works and what keeps it fun.



BAC-04E



Play Smart

# BREAKING DOWN BACCARAT

## THE OBJECT OF THE GAME

Baccarat is a simple guessing game. It's just about betting on which hand out of two that are dealt will win: the Banker's hand or the Player's hand.

## THE TABLE

The table has 7 to 14 seats for players and a dealer's area. Each player has three boxes for betting: Player Hand, Banker Hand, and Tie.

## THE CARDS

No matter how many players are seated, two hands of cards are dealt to the table: the Banker's hand and the Player's hand.

## THE COMMISSION BOX

The dealer takes a 5% commission on winning bets made on the Banker's hand only. No commission is taken by the dealer on winning bets made on the Player's hand. Next to the dealer is an area called the Commission Box. It's used to keep track of all commissions owed by each player. Smaller tables have commission areas next to each player's betting area.

## POINTS

A unique rule in Baccarat is that 9 is the highest score, and the value of a hand can't be higher.

Here's how the cards work and how the points add up:

FACE CARDS & TENS	• 0 points
ACES	• 1 point
OTHER NUMBERED CARDS	• Worth their face value

### ADDING UP POINTS

Once the points value of a hand reaches double digits, the second digit automatically becomes the value of the hand. For example, 10 is worth 0, 11 is worth 1, 12 is worth 2, and so on. Only a bet on the hand that's closest to 9 will win.

## 6 STEPS TO PLAY

**1. START WITH A GAME PLAN**  
This includes setting a time and money budget – and sticking to it! This will make it easier to find a table with betting minimums that fit your budget.

**2. GETTING YOUR CHIPS**  
You can buy your chips from the dealer at the table. Now, you're ready to start playing!

**3. PLACE A BET**  
Bets are placed before the cards are dealt. Choose to bet on the Banker's hand (1:1 odds), Player's hand (1:1 odds) or a Tie (8:1 odds).

**4. KNOW HOW THE CARDS WORK**  
A) First the Banker's and Player's hands are dealt to the table.

B) If the points total is 8 or 9 for either hand, this is called a 'Natural' and the game is over.

C) If neither hand gets a Natural, one or both hands may get a third card depending on certain rules. To find out more about third card rules, go to PlaySmart.ca, or ask a dealer.

**5. UNDERSTAND A WINNING HAND**  
Once the hands are dealt, the winning hand is the one closest to a total of 9 points. No hand ever gets more than three cards. If the hands tie, neither hand wins.

**6. CASHING OUT**  
Ready to cash out? At the end of the round, let the dealer know you're done. You can then take your chips to a cashier to redeem for money.

# ODDS

To maximize your Baccarat fun, it's important to understand the odds of the game.

## BANKER VS PLAYER

Due to the previously mentioned third card rules, the odds of the Banker's hand winning when factoring for ties is slightly higher than the odds of the Player's hand winning. Both hands have a 1:1 payout, but the casino charges a 5% commission on any payouts on a winning Banker's hand to maintain a house advantage. No commission is charged on a tie or a payout on a winning Player's hand.

## TIE

Ties between the Banker's and Player's hands don't happen often – only 9.6% of the time. But the payout is high at 8 to 1.

### PLAYSMART TIP

The Banker's hand will win about 51% of the time. But each Banker win costs a 5% commission. If you bet on the Banker's hand you may win more often, but at a cost!

# ETIQUETTE

Ready to play? Although they don't increase your odds of winning, good manners make for a good game:

- Feel free to join the game at any time – players are always welcome.
- When playing, don't touch your chips once betting closes.
- Some casinos will let you place bets on top of a seated Baccarat player's bet, with their permission. Ask the dealer if this is allowed!
- If you have any questions, feel free to ask the dealer.

# GAME VARIATIONS

Baccarat is popular, so it's generated a few game variations with additional ways to bet and play:



### OPTIONAL PAIRS:

Optional Pairs are bets on either the Banker's or Player's hands that win '11 to 1' if the first two cards are an identical pair.



### DRAGON BONUS:

A Dragon Bonus is a side bet that pays on a Natural or when a hand wins by a large margin – such as by 4 points or more.



### MINI BACCARAT:

Mini Baccarat is similar to traditional Baccarat but with a few key differences:

- The dealer is the only one to handle the cards
- The game is played at a higher speed
- Table minimums are much lower

# STRATEGIES

When playing Baccarat, a player's biggest decision is whether to bet on the Banker's hand, the Player's hand or a Tie – there are no strategies to boost the odds of winning.

### PLAYSMART TIP

Baccarat and Mini Baccarat are games of pure chance. So, betting on a certain hand because it's on a "hot streak" or "due for a win" won't affect your odds.

FOR MORE  
FACTS, TOOLS & ADVICE  
ON BACCARAT  
GO TO PLAYSMART.CA