# Midi Baccarat 

RULES AND REGULATIONS

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## Midi Baccarat

## RULES AND REGULATIONS

There are three ways to make a wager at the Midi Baccarat table. One may bet the player, banker or tie. Two cards are dealt to the player and two cards are dealt to the banker. The terms player and banker are just names for the two hands, they are merely arbitrary terms used to distinguish the two different hands, and they do not refer to the actual player at the game nor the casino. The game of Midi Baccarat differs from the game of Mini Baccarat in that the player with the largest "Player" wager is permitted to turn over the "Player's Hand" and the player with the largest "Banker" wager is permitted to turn over the "Banker's Hand". The hand with a point total closest to 9 wins.
Points are tallied as follows: all cards numbered 1 through 9 are counted at face value. 10's, cards totaling 10 and face cards count as 0 . Aces count as 1 . If the cards total a two-digit number, only the last digit counts, Example: 5+8=13, 13 counts as 3.

Winning player and banker bets are paid even money (1 to 1).

Winning banker bets at the time of payout are charged a $5 \%$ commission or vigorish.

## Winning tie bets are paid 8 to 1 .

The Third Card Rules dictate the play of the game, the guest's only decision to make is which hand to wager on, player or banker and if to bet the tie or not.

To play the Dragon Bonus side bet for midi baccarat players have to make a traditional midi baccarat wager. They will then make the Dragon Bonus wager before the dealer deals any cards. The dealer will then deal and reconcile the traditional hands according to house procedures. Natural winners pay even money on the Dragon Bonus wager and in the event of a natural that ties, the Dragon Bonus wager pushes. Non-natural winners that win by at least four points pay even money, and the larger the margin of victory, the larger the payout.

THIRD CARD RULES FOR THE PLAYER HAND:

| When first two cards total: | Action: |
| :--- | :--- |
| $0,1,2,3,4,5$ | Draw a Third Card |
| 6,7 | Stand |
| 8,9 | Natural - Stands |

If the player takes no Third Card, the banker hand must stand on all totals of 6 or greater.

THIRD CARD RULES FOR THE BANKER HAND (WHEN FIRST TWO CARDS TOTAL):

| Having: | Draws when player's <br> third card is: | Does not draw when <br> player's third card is: |
| :--- | :--- | :--- |
| $0,1,2$ | Banker hand always <br> draws unless the <br> player has a natural |  |
| 3 | $1,2,3,4,5,6,7,9,0$ | 8 |
| 4 | $2,3,4,5,6,7$ | $1,8,9,0$ |
| 5 | $4,5,6,7$ | $1,2,3,8,9,0$ |
| 6 | 6,7 | $1,2,3,4,5,8,9,0$ |
| 7 | Stands |  |
| 8,9 | Natural-Stands |  |

DRAGON BONUS PAY TABLE:

| Win By: | Payout: |
| :--- | :--- |
| 9 points | 30 to 1 |
| 8 points | 10 to 1 |
| 7 points | 6 to 1 |
| 6 points | 4 to 1 |
| 5 points | 2 to 1 |
| 4 points | 1 to 1 |
| Natural Winners | 1 to 1 |
| Natural Ties | Push |

# FZ Baccarat with Golden Talons 



The object of the game is to get to a point count closest to 9 on whichever of two possible hands the player wagers. All cards count at face value, except for 10s and face cards, or any combination of them, which have no value. For example: $9+5=4$; Jack+1=1.

## HOW TO PLAY

There are three main ways to wager: the Banker hand, the Player hand, or the Tie. A Player may wager on a combination of Banker and Tie or Player and Tie. After all wagers are placed, four cards are drawn face down from the dealing shoe. The first and third cards are the Player's hand and the second and fourth cards are the Banker's hand. If the point count on either hand is 8 or 9 in the first two cards, the hand is over and no additional cards will be drawn. If not, the Player's hand will draw a third card if that hand totals 0 through 5 . The value of the third card drawn determines if the Banker's hand receives a third card. No more than one additional card will be drawn to each hand. The hand closest to 9 wins. If both hands have the same total, the hand is a tie. Banker and Player wagers do not lose and anyone who bets on the tie wins at odds of 8 to 1 . Any winning Banker and Player wagers are paid at odds of 1 to 1 . EZ BACCARAT is a commission-free game which means winning Banker's hands are NOT charged a $5 \%$ commission, and in conjunction with that, if the banker has a winning 3 card total of 7 , the banker's hand pushes and the player hand loses. All wagers must be made in increments of $\$ 5$. When wagering only the Tie, the wager must meet the table minimum.

## RULES

Player - when the first two cards total:
1-2-3-4-5-0 Draw
6-7 Stand
8-9 Natural - Stand
Banker - when the Player stands on 6-7 the Banker will always draw on totals of 0-1-2-3-4-5 and stand on 6-7-8-9. When the Player does not have a natural, the Banker will always draw on the totals of 0-1-2 and then observe the following rules:

| Having: | Draws when player's <br> third card is: | Does not draw when <br> player's third card is: |
| :--- | :--- | :--- |
| 3 | $1,2,3,4,5,6,7,9,0$ | 8 |
| 4 | $2,3,4,5,6,7$ | $1,8,9,0$ |
| 5 | $4,5,6,7$ | $1,2,3,8,9,0$ |
| 6 | 6,7 | $1,2,3,4,5,8,9,0$ |
| 7 | Stands |  |
| 8,9 | Natural-Stands |  |

## GOLDEN TALONS

Golden Talons is an optional wager that wins when a hand is a natural or non-natural winner that wins by a margin of 4 to 9 points. A Golden Talon wager can be made on either the Banker or Player hand prior to any cards being dealt. Golden Talon wagers are taken or paid at the end of the hand.

## GOLDEN TALON PAYOUT ODDS

Non-natural Winners

| Win By: | Payout: |
| :--- | :--- |
| 9 points | 30 to 1 |
| 8 points | 10 to 1 |
| 7 points | 6 to 1 |
| 6 points | 4 to 1 |
| 5 points | 2 to 1 |
| 4 points | 1 to 1 |
| Natural Winners | 1 to 1 |
| Natural Ties | Push |

## DRAGON 7 \& PANDA 8

EZ Baccarat also includes optional wagers called Dragon 7 \& Panda 8.


Wins with a Player winning 3 -card 8 and pays 25 to 1.


Wins with a Banker winning 3-card 7 and pays 40 to 1 .

