

TASMANIAN LIQUOR AND GAMING  
COMMISSION

**Baccarat  
Rules**

CM Ref 18/155791

# Baccarat Rules

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## **I THE TABLE**

The Baccarat table will have numbered spaces for seven or nine seated players. There will be spaces marked "Player" for wagers betting on the Player's card total, "Banker" for wagers betting on the Banker's card total and "Tie" for wagers that the point count of the Banker's hand and the Player's hand will be equal.

The Mini Baccarat table will be marked in a manner similar to Diagram "A" – Mini Baccarat

The Midi Baccarat table will be marked in a manner similar to Diagram "B" – Midi Baccarat

## **2 THE BANK**

No person other than the holder of the casino licence will have any share or interest in the bank, which will be held by the licensee or a person acting in pursuance of a service agreement on behalf of the licensee.

## **3 INSPECTION**

An Inspector must be present while the game is in progress. The Inspector is responsible for the conduct of the game in accordance with these rules.

## **4 THE CARDS**

1. Baccarat will be played with four to eight decks of cards, each deck having 52 cards without jokers. If offering Perfect Pairs a minimum of six decks must be used.
2. Prior to the commencement of play, the cards will be checked for completeness and imperfections and spread out on the table consecutively in suits.
3. At the end of play the cards will again be checked, card by card, and spread out in suits on the table.
4. When the cards have been handled by a player during the shoe, all cards from that shoe will be replaced.
5. All cards will be dealt from a shoe specifically designed for that purpose.

## **5 THE SHUFFLE AND CUT**

1. After the cards have been checked by a player they will then be shuffled face downwards on the table in preparation for each game. The cards will then be placed together without disclosing any card. However, if pre-checked cards are used, cards do not need to be checked by a player.
2. A Tasmanian Liquor and Gaming Commission approved automatic shuffle machine may also be used.
3. The dealer will offer the cards for cutting by one of the players seated at a numbered place, priority being given to the first seated player and then clockwise around the table starting with the player seated in the highest numbered place. If none of the seated players wishes to cut the cards, the Inspector will do so. The player who is cutting the cards must place the marker card no less than ten cards from either end of the combined decks.
4. Before placing the cards in the shoe the dealer will place a marker card between the seventh and eighth cards from the back of the combined decks.
5. Before each subsequent game, the cards will again be shuffled, cut and placed in the shoe with a marker card as provided in section 5.1 and 5.2 except that the cut will first be offered to the seated player on the left of the position making the cut for the previous game.

## **6 WAGERS**

1. Wagers may only be made with chips.
2. At the request of a Management Representative, the dealer may deal free coups without the requirement of a wager being made.
3. No wager may be made, withdrawn or increased for each respective hand after the first card of each hand has been dealt.
4. Up to two standing players may wager with the seated player on a betting space but such players may not handle the cards.
5. Wagers may be made on:
  - a) the Player's hand, and/or
  - b) the Banker's hand, and/or
  - c) a Tie.
6. A wager on the Banker's hand wins if the point count of that hand is higher than that of the Player's hand.
7. A wager on the Player's hand wins if the point count of that hand is higher than that of the Banker's hand.
8. If the point count of the Banker's hand and the Player's hand are equal the wagers on those hands are void, and the Tie bets win.

## **7 LIMITS**

1. The minimum and maximum wagers permitted will be shown on a notice at the table. Unless stated on that notice, wagers are not required to be made in multiples of the minimum.
2. Minimum and maximum wagers which differ from those displayed on the table notice may be agreed between individual players and the Management Representative. In such a case the position occupied by the player will be denoted by a distinctive marker which signifies the limits so agreed.
3. Partnerships with a view to exceeding the maximum stake will not be permitted.
  - a) At the discretion of the Management Representative a notice displaying the maximum collective liability on a hand may be displayed on a notice at the table.
  - b) Where the total of the wagers on any one hand exceeds the maximum collective liability displayed on the table notice, the dealer may reduce all wagers pro rata so that the total does not exceed the maximum collective liability.
4. After a result, if certain wagers are found to be below the minimum or above the maximum, then according to that result a wager below the minimum will be paid or collected by the dealer in accordance with section 7.5 and a wager above the maximum will be paid or collected by the dealer up to the permitted maximum only.
5. The owner of a wager below the minimum which is paid or collected will be advised that the wager made was below the table minimum and that any further under minimum wagers that the person may place will be returned regardless of the result.
6. A Management Representative may alter the limits on a gaming table at any time except that a minimum or maximum wager cannot be changed unless:
  - a) all players at the table consent, or
  - b) a notice displayed at the table at least half an hour prior to the setting of a new minimum or maximum wager

## **8 VALUE OF CARDS**

The count value of each ace is one, the count value of each court card is ten and other cards have count values in accordance with their markings. Hands comprise either two cards or three cards. The point of a hand will be a single figure (zero to nine inclusive) and will be determined by totalling the count values of the cards in a hand and, as required, subtracting ten or multiples of ten. A point of zero is termed "Baccarat".

## 9 INITIAL DEAL

1. At the start of play the shoe will be placed at the left of the dealer and the dealer will deal all cards into the spaces marked either "Player" or "Banker".
2. The dealer will initially deal four cards face upwards in the following sequence, one to the Player, one to the Banker, then another to the Player and another to the Banker. Subsequent cards if required in accordance with rule 11 will also be dealt face upwards
3. Notwithstanding the provision of section 9.2 of this rule, if requested by the players, the cards may be dealt face down and the players permitted to turn (squeeze) the cards over. Subsequent cards if required in accordance with section 11 will also be dealt face downwards.
  - a) In this case the Dealer will deal the cards into the spaces marked "Player" and "Banker" respectively. The cards in the space marked "Player" will be passed by the dealer face down to the seated player having the highest wager on the Player's hand. The cards in the space marked "Banker" will be passed by the dealer face down to the seated player having the highest wager on the Banker's hand.
  - b) If the person with the highest wager on either hand refuses to accept the cards they will be passed to the person having the next highest. Where the game is played in accordance with these provisions, cards may be handled by the players but must not be removed from the table.
  - c) In the event that two or more persons have made a wager on either hand of an amount which constitutes the highest wager, the dealer will first pass the cards to that person with the equal highest wager who occupies the lowest numbered seat.
  - d) Discs marked "Player" and "Banker" may be placed in front of the highest wagerer accepting the cards on the Player's hand and the Banker's hand respectively.
  - e) A game cannot be played as provided in rule 9.3 unless a Management Representative and Surveillance have been informed.
  - f) Where a player holds the highest wager on both the Player's hand and the Banker's hand the player may handle only one set of cards at any one time.
4. No initial deal will start after the marker card, followed by one playing card, have been drawn from the shoe (there must be six cards left.)

## 10 THE PLAY

1. After the initial deal the point of the Player's hand and the Banker's hand will be announced. Further cards will be dealt in accordance with the table of play.
2. The result of the hand will then be announced.
3. Order of merit of hands will be:
  - a) a point of nine;
  - b) a point of eight;

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- c) a point of seven;  
and so on down to a point of "Baccarat".

## 11 THE TABLE OF PLAY

Cards will be drawn in accordance with the following table of play:-

(This Table of Play shall be available at the table at all times)

		Player Given										
		0	1	2	3	4	5	6	7	8	9	No Card
Banker's Point	3	D	D	D	D	D	D	D	D	S	D	D
	4	S	S	D	D	D	D	D	D	S	S	D
	5	S	S	S	S	D	D	D	D	S	S	D
	6	S	S	S	S	S	S	D	D	S	S	S

D = Draw

S = Stand

PLAYER	BANKER
0, 1, 2, 3, 4 or 5 - draws	0, 1 or 2 - draws
6 or 7 - stands	3, 4, 5 or 6 - (see above)
8 or 9 - no further draw	7 - stands
	8 OR 9 - NO FURTHER DRAW

## 12 SETTLEMENT

1. Winning wagers on the Player's hand will be paid at odds of 1 to 1.
2. Winning wagers on the Banker's hand will be paid at odds of 19 to 20.
3. Winning wagers on a Tie will be paid at odds of 8 to 1.
4. Where the version of Baccarat being played is Federal Baccarat, (see rule 13) a winning wager made on the Banker's hand shall be paid at odds of 1 to 1 except where the Banker wins with a point score of 6, these winning wagers are paid at odds of 1 to 1 less 50% commission, ie \$100:00 pays \$50:00.

## **13 FEDERAL BACCARAT**

'Federal Baccarat', is a form of Baccarat played where winning Banker hands are paid at odds of 1 to 1 with the exception of the Banker winning with a point score of 6, these winning wagers are paid at odds of 1 to 1 less 50% commission. Winning Player hands are paid at odds of 1 to 1. If the Casino Operator decides to play 'Federal Baccarat' at a table, a notice to that effect must be displayed at the table.

## **14 IRREGULARITIES**

1. A card dealt to the Player in error will become the Banker's card in the event of the Banker being obliged to draw according to the table of play. If the card is not required for the Banker's hand, then it will be placed face upwards at the mouth of the shoe and the result of the hand will be declared. The next coup will be a non-betting coup but will be played to a conclusion and the result will be announced. Prior to the commencement of the non-betting coup all wagers will be removed from the betting areas on the table. The first card to be dealt to the Player's hand will be the card dealt in error in the previous hand except where that hand had been announced as the last hand in which case no more cards will be dealt until the re-shuffle occurs.
2. A card drawn in excess from the shoe but not disclosed will be used as the first card of the next hand, providing that the marker card has not been exposed in the shoe or drawn from the shoe. In the course of play, cards once drawn from the shoe will not be replaced.
3. Subsequent to the initial deal, if a card is dealt or drawn to the Banker which should have been dealt to the Player, that card must go to the Player and a further card for the Banker drawn if in accordance with the table of play.
4. A card found face upwards in the shoe will be used in accordance with the table of play, section 11. If the card cannot be used in that coup it will be placed face upwards at the mouth of the shoe and the procedure outlined in rule 14.1 followed.
5. If there are found to be insufficient cards in the shoe to complete a hand when the marker card is drawn, that hand will be void.
6. If at any stage during a coup, the correct order of the cards cannot be determined, that coup will be void.

## **15 PERFECT PAIRS**

Where the game includes the perfect pairs wager, the table cloth will be marked accordingly.

1. Perfect pairs wager is a side wager which wins if the first two cards dealt to the player or banker are:
  - a) Mixed Pair, a pair comprising one red suited card and one black suited card.
  - b) Coloured Pair, a pair comprising of two cards of different suits where either both cards are red suited or both cards are black suited.
  - c) Perfect Pair, a pair with both cards the same suit.



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and loses on all other outcomes. Players may place a wager on Player Pair, Banker Pair or both.

2. Prior to the first card being dealt, each player shall be given the opportunity to place a wager on the perfect pairs box.
3. The perfect pairs wager must be at least the minimum amount and not more than the maximum amount as indicated on the display sign on the table.
4. A player may place a perfect pairs wager(s) on any perfect pairs betting area regardless of whether they or any other player has placed a valid wager on Player or Banker.
5. Where a perfect pairs wager is offered, but there are no valid wagers on Player, Banker or Tie, the coup must be completed in accordance with these rules.
6. A perfect pairs wager shall:
  - a) Win, if the initial two cards dealt to a player(s) box are a pair, as described in rule 15.1.
  - b) Lose, if the first two cards dealt to a player who has placed a wager, are not a pair.
7. On completion of the coup as described in the rules, the dealer shall:
  - a) remove all losing wagers on the perfect pairs boxes; and
  - b) pay all winning wagers on the perfect pairs boxes.
8. Perfect pairs payout odds shall be:
  - a) Mixed Pair                      6 to 1
  - b) Coloured Pair                    12 to 1
  - c) Perfect Pairs                    25 to 1

## **16 COMPETITION PLAY**

### **16.1 Definitions**

In these rules and conditions, unless the contrary appears:

**"Applicant"** means an applicant for entry to a Baccarat competition.

**"Player"** means a person accepted to participate in a competition.

**"Session"** means a set time period or the play of a designated number of shoes at the completion of which the winner and/or placegetter(s) advance to a further session or to a final session.

**"Play-Off"** means any session of play the purpose of which is to determine a winner and/or placegetter(s) of a session where two or more players have finished that session with an equal value of chips other than zero.

**"Competition Baccarat"** means a competition for the playing of Baccarat using competition chips which provides all players with an equal chance.

**“Live Competition Baccarat”** means a competition for the playing of Baccarat using cash value chips which provides all players with an equal chance.

**"Secondary Competition"** means a second chance competition open to players who have failed to qualify for a subsequent session of play.

**"Competition Director"** means a Table Gaming Supervisor or Casino Management Representative designated by the Casino Operator to be present during competition play and responsible for the conduct of the competition.

**“Competition Chips”** are chips issued to players for the purposes of wagering and scoring in competition play. The chips may be competition chips for non live competitions or cash value chips for live competitions.

**"Secret Wager"** means a bet made by a player by writing the amount and type of bet on an approved form the details of which shall not, subject to section 16.5.10, be revealed to any other player at the table until after the conclusion of the coup in which the bet was placed.

## **16.2 Conditions of Entry**

The Casino Operator may charge applicants a fee to enter a competition and may add value to the prize pool in the form of cash, goods or services. Such charges will be returned in the event the competition does not proceed or in the event a player withdraws from the competition not less than seven (7) days prior to the competition.

1. The Casino Operator may retain up to 10% of the total of entry fees for administrative purposes or other related prize pools. The balance of entry fees will comprise a prize pool.
2. Prior to the commencement of a competition, the Casino Operator shall determine and disclose in the competition;
  - a) the form of application for entry.
  - b) the conditions of entry.
  - c) the amount of any entry fee(s).
  - d) the maximum and minimum number of players who may enter a competition.
  - e) the amount of competition or cash value chips to be allocated to the player at the commencement of a session.
  - f) the duration of a session(s).
  - g) the competition prize list.
  - h) the manner in which prizes shall be allocated.
  - i) the number of "secret" wagers permitted to be made by a player during a session of play.
3. The Casino Operator may;
  - a) refuse any application for entry.
  - b) disqualify any player who fails to comply with these rules.

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- c) disqualify any player who fails to attend at designated playing times.
  - d) determine the allocation of players to sessions.
  - e) determine the allocation of players to tables.
  - f) determine the number of players from each session who shall advance to the further sessions and/or to the final session, including secondary competition winners, if any.
4. An entry fee shall not be refunded to a player who is disqualified from a competition.
  5. Prior to the commencement of a competition, the Competition Director shall inform applicants of the conditions of play as stated on the entry form.
  6. An applicant shall, prior to the commencement of a competition, endorse the application form acknowledging the conditions of play.
  7. The Competition Director shall be present while the competition is in progress.

### **16.3 Conduct of Play**

1. The Competition Director shall designate the particular gaming tables to be used in the competition.
2. Where a player does not take an allotted seat at the specified time as nominated by the Competition Director;
  - a) an amount equal to the minimum wager will be deducted from the set amount of player competition chips for each coup up to a maximum of three coups.
  - b) before the commencement of a fourth coup, the player's position will be declared cancelled and the player's right to continue in the competition will be forfeited.
  - c) in the case of a competition using cash value chips that player shall immediately forfeit his/her place in the competition; and
  - d) the player may be eligible to participate in any secondary competition.
3. A player may nominate in person, subject to Competition Director approval, a substitute player to take that patron's allotted seat prior to, or during any session.
4. The Competition Director may alter the starting time of any session, subject to reasonable notice first being given to participants.
5. Sessions may finish early if the winner(s) have been determined prior to the completion of the designated number of shoes and/or time limit.
6. Any player absent during play;

- a) in the case of play using competition chips, will have an amount equal to the table minimum deducted from his/her chip inventory for each hand played during the absence; and
- b) in the case of play using cash value chips, must nominate a substitute for the period of absence or shall be disqualified.

## **16.4 Wagers**

1. All wagers will be made with competition chips, or cash value chips for a “live competition”.
2. Prior to the start of any session, each player will receive or purchase an equivalent allotment of competition or cash value chips at the table.
3. Player chips must remain on the table in full view of all participants until each session is completed and the winner(s) is determined.
4. Subject to section 16.3.6 each player must make one wager only on "Banker" or "Player" and in addition may make a wager on the Tie bet.
5. A player shall wager only from their allocated position.
6. Wagers must be made in units as specified on the table sign.
7. Subject to reasonable notice, the Competition Director may limit the time period within which individual wagers must be made.
8. Where a player does not place a wager within the allotted time, the player's wager may be restricted to an amount equal to the stated minimum wager for the table.
9. Competition chips in the possession of a player at the conclusion of each session of play shall remain the property of the Casino Operator. Cash value chips in the possession of a player at the conclusion of each session of play shall remain the property of the player.

## **16.5 Rules for Competition Play**

1. Before the cards are placed into the shoe for the commencement of competition play, the Table Inspector may insert an indicator card into the stack approximately two decks in from the rear of the shoe.
2. When the indicator card appears during play, the indicator card shall be removed and placed to the side and the coup shall be completed.
3. At the completion of the coup in which the indicator card appeared the minimum and maximum table limits may be raised to the values determined by the Casino Operator and notified to players prior to the commencement of the competition.
4. At the commencement of each session the dealer shall place a puck (or marker) in front of the player at the table to the dealer's immediate right to indicate the player who is to make the first wager on the first coup of the session, following which the remaining players at the table shall wager in sequence in an anticlockwise direction around the table until all players have made a wager.

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5. At the conclusion of each coup the dealer shall move the puck in an anticlockwise direction to the next player at the table in the game who shall make the first wager in the next coup of the session, following which the remaining players at the table shall wager in sequence.
6. Subject to section 16.5.8 and 16.5.12, after a player has made a wager by placing chips on the layout, the wager shall not be removed or altered by the player.
7. Subject to section 16.5.8 and 16.5.12 a player who wagers out of the sequence determined by sections 16.5.4 and 16.5.5 shall not remove or alter the wager after it is placed on the layout.
8. When the result of a coup is a "Tie" each player shall have the opportunity to alter his or her wager on the "Bankers" or "Players" area of the layout in the sequence determined by section 16.5.5 before the next coup is dealt.
9. Where, prior to the conclusion of a session, the value of a player's competition chips is less than the posted table minimum, the player shall be eliminated and any remaining chips will remain the property of the Casino Operator. During a "Live Competition" the remaining cash value chips will remain the property of the player. The position allocated to that player shall become void and no other player shall be permitted to wager from it.
10. A player shall not;
  - a) wager more than the posted maximum table limit; or
  - b) wager simultaneously on both the "Bankers" or "Players" area of the layout.
11. A player shall wager at least the minimum bet on every coup during a session.
12. Where a wager made by a player is below the posted table minimum, the player shall add to the wager the amount of chips required to bring the wager up to the posted table minimum and the dealer shall pay or collect the wager in accordance with the rules.
13. Where a player makes a wager in excess of the posted table maximum, the wager shall be paid or collected up to the permitted maximum only.

## **16.6 Secret Wagers**

1. A player may elect to make "secret" wagers during a session. The number of allowable secret wagers shall be as determined by the terms and conditions of the competition.
2. When making a secret wager, the player shall write on an approved form (diagram I) the type and amount of the wager in words and figures and complete all other required details and hand the form to the dealer. Each player is responsible for the correct completion of his or her approved form.
3. A player may make a secret wager and a wager with chips on the same coup provided the total of both bets does not exceed the maximum table limit or the "Bankers" and "Players" areas of the layout are not bet simultaneously.
4. A player shall not make a secret wager that:
  - a) does not comply with table limits or,

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- b) exceeds the amount of chips held by the player at the table.
- 5. A secret wager in a coup which results in a "Tie" shall be counted as one of the secret wagers permitted to be made in accordance with the terms and conditions of the competition.
- 6. When an approved form is completed by a player, the dealer shall place a marker in the player's position and pass the form to the Table Inspector who shall record the details of the wager.
- 7. The Table Inspector shall prior to the commencement of each coup examine any approved form handed to the dealer for a secret wager on that coup to ensure it has been completed in accordance with these rules.
- 8. Subject to section 16.6.11, at the conclusion of a coup in which a secret wager has been made, the Table Inspector shall announce the type and amount of the bet and the dealer shall collect losing wagers and secret wagers and pay winning wagers and secret wagers.
- 9. At the conclusion of a coup in which a secret wager was made and before the first card of the next coup is dealt, a player may request and examine the approved form used by another player to make the secret wager.
- 10. Where after the completion of a coup a secret wager made by a player is found not to comply with these rules, the approved form completed by the player;
  - a) for an amount less than the posted table minimum shall be deemed to have been completed for an amount equal to the posted table minimum for that coup,
  - b) for an amount exceeding the posted table maximum, shall be deemed to have been completed for an amount equal to the posted table maximum for that coup,
  - c) for an amount exceeding the value of the player's chips when making the secret wager, shall be deemed to have been completed for an amount equal to the amount of the player's chips, or
  - d) on which the required endorsement as to the amount or type of bet is not correctly shown in accordance with section 16.6.2 shall have an amount equal to the table minimum deducted from his/her chip inventory.
- 11. Where, in the last coup of the final, each player makes a secret wager, then, following the call of "No more bets" by the dealer;
  - a) the Table Inspector shall announce the type and amount of each secret wager made by each player in that hand,
  - b) each player shall place the amount corresponding to his or her secret wager on the appropriate section of the layout; and,
  - c) the dealer shall deal the cards and pass the cards to the player with the highest wager on "Player" or "Banker".

Secret Wager Form  
Diagram I.

***Baccarat Competition - Secret Wager Form***

Name \_\_\_\_\_ Seat No \_\_\_\_\_

Value of Wager \$ \_\_\_\_\_

(Amount in words) \_\_\_\_\_

(Please Circle) **Player**      **Banker**      **Tie**

Signed by Player \_\_\_\_\_

Signed by Table Inspector \_\_\_\_\_

The Secret wager form can only be used in accordance with the conditions and rules for Baccarat competition as approved by the Tasmanian Gaming Commission

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TASMANIA

## 16.7 The Play

1. The dealer shall:-
  - a) pass the cards of the "Player's hand" face down to the player with the highest amount of chips wagered in the area of the layout designated "Player".
  - b) pass the cards of the "Banker's hand" face down to the player with the highest amount of chips wagered in the area of the layout designated "Banker" and,
  - c) pass a third card, required to be drawn in accordance with section 11 of Baccarat, face down to the "Player's hand" or the "Banker's hand", to the appropriate player and the player receiving the card shall turn it over.
2. Where more than one player has wagered an amount equal to the highest wager on the layout, the player who placed the first of the highest wagers in the sequence required by these rules shall receive the cards from the dealer.
3. Where the cards are passed by the dealer to the wrong player and exposed, the hand shall not be void and shall be completed in accordance with these rules.
4. Where the initial four cards dealt in a coup are not exposed by a player, the dealer shall turn over those cards.

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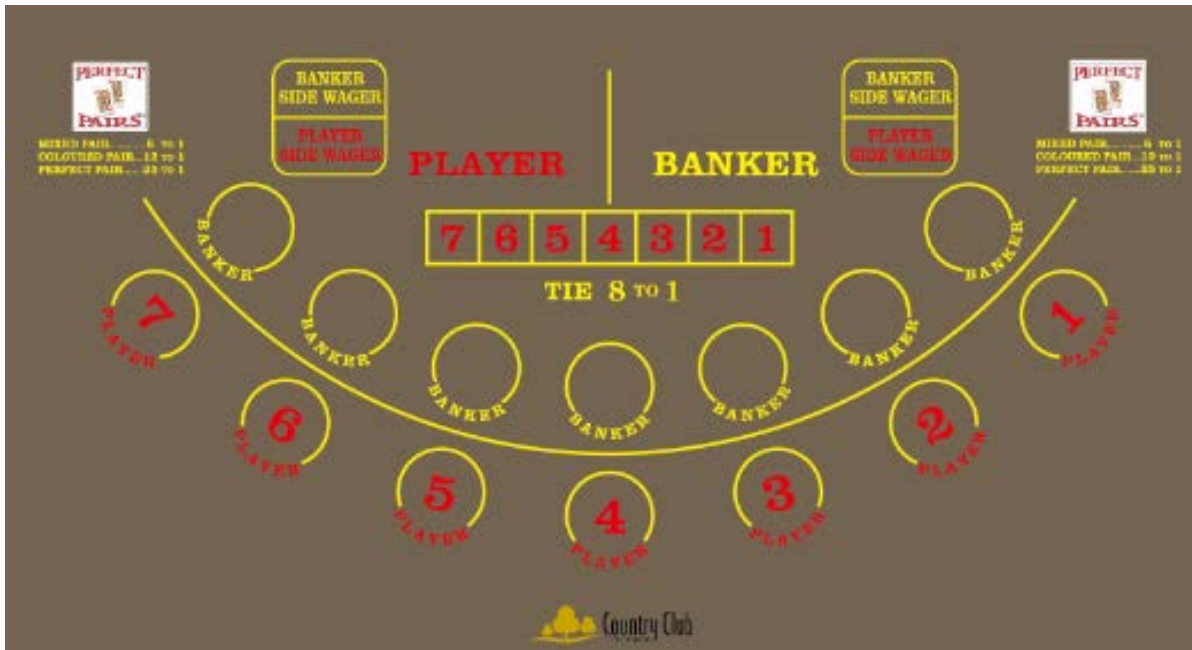
5. Where players do not wager on either of the areas of the layout designated "Player" or "Banker", the dealer shall turn over any cards dealt to the "Player's hand" or the "Banker's hand" whichever is the case.
6. A player shall display in clear view of all other players and the Table Inspector all chips which he or she holds at any time during competition play.
7. The Casino Operator shall disqualify a player found concealing, pocketing or otherwise hiding chips during competition play.

### **16.8 Session Winners**

1. The number of players to advance to the next session will be determined at the start of the competition.
2. The winner(s) of each session will be the player(s) on each table with the highest value of chips at the end of the session.
3. If, at the conclusion of a session, or if all remaining players have less than the required minimum bet and the outright winner or winners have not been determined, the competition manager shall nominate that those players remaining will play a further number of coups to decide the final prize allocation with an amount of competition chips to be determined by the Competition Director. Such number of coups to be determined by drawing the card from a new shoe the face value of which shall indicate the number of coups to be played. For the purpose of this draw, an ace shall count as one and picture cards as ten.
4. Subject to section 16.6.3, should players be eliminated in the same coup, the equivalent prizes shall be combined and shared equally.
5. Should all remaining entrants be eliminated in any one coup prior to the conclusion of a session and no player possesses an amount of chips equal to or exceeding the table minimum those players shall be allocated an amount of competition chips to be determined by the Competition Director and the process outlined in section 16.6.3 and 16.6.4 shall apply.



### 16.9 Diagram “A” – Mini Baccarat



### 16.10 Diagram “B” – Midi Baccarat

