

Type of Game

The game of Baccarat Gold 1.0 utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer’s wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The player-dealer may only “bank” the hand (including bonus bets) for two consecutive rounds of play before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game

The object of the game is to assemble two hands of two or three cards with a point value as close to nine as possible.

Description of the Deck and Number of Decks Used

The game is played with a plural deck of 52 standard cards with no Jokers. Cards will be dealt using a multiple deck shoe. Four, six or eight decks of cards may be used.

Card Values and Hand Rankings

The value of each card used in Baccarat Gold 1.0, shall be as follows: picture cards (king, queen, jack) and 10’s have a value of zero, an ace has a value of one, and all other cards have their face value. When the total numerical value of the cards equals ten or more, only the right-hand digit (numeric count) is considered. The ranking of hands for Baccarat Gold 1.0, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Natural 9	A two card hand that has a value of nine. A Natural 9 shall only be achieved when the first two cards dealt to a hand is valued at nine, according to the rules above.
Natural 8	A two card hand that has a value of eight. A Natural 8 shall only be achieved when the first two cards dealt to a hand is valued at eight,
Nine or Eight	A three card hand that has a value of nine or eight.
Seven through Zero	A two or three card hand that has a value of seven, six, five, four, three, two, one or zero.

Description of Table Used and Total Number of Seated Positions

The game shall be played on either a standard blackjack table that accommodates up to seven players and a player-dealer position for a total of eight seated positions or a standard baccarat table that accommodates up to thirteen players and a player-dealer position for a total of fourteen seated positions. Within each betting area for each seated player, there shall be five separate betting spaces specifically designated for five separate wagers: the player line, the banker line, the Tie Bet, the Gold Bonus Bet, and the Silver Bonus Bet. Each betting space at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered. Players must bet at least the table minimum.

Dealing Procedures and Round of Play

All wagers shall be placed prior to any cards being dealt. No bets shall be made, increased, or withdrawn after the dealer has begun dealing. At the beginning of each round of play, players have the following options when placing their wager(s):

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1. Player line which pays 1 to 1;
2. Banker line which pays 1 to 1;
3. Tie bet which pays 9 for 1;
4. Gold Bonus Bet which pays 40 to 1;
5. Silver Bonus Bet which will pay 25 for 1.

The Action Button determines which player receives first action on their wager. The Player/dealer's face-down card (hole card) determines the position of the action button. The player/dealer's position is always zero. Other seats, in clockwise rotation, respectively represent other numbers. Wagers shall be settled in a clockwise manner around the table, starting with the player with the "action button." Furthermore, all wagers shall be settled from seat to seat in the following order: the Gold Bonus Bet, then the Tie Bet, then the banker line, and then the player line. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. When determining where the action button will be placed, the player-dealer's hole card shall hold the following values:

Player with Position Number	Is Represented By
Player/Dealer position (seat 1)	0
Seat 2	Ace or 10
Seat 3	2 or Jack
Seat 4	3 or Queen
Seat 5	4 or King
Seat 6	5
Seat 7	6
Seat 8	7
Seat 9	8 or 9

If the player-dealer's wager does cover all action on the table, wagers shall be settled starting with the player to the right of the casino dealer and continuing in a counter-clockwise manner from player to player around the table until all wagers have received action.

The house dealer deals two hands of two cards each, two cards to the right and two cards to the left one by one in rotation. The hand to the left of the house dealer belongs to those players that wagered on the banker line. The banker hand will have one face down and one face up. The hand to the right of the house dealer belongs to the players with wagers on the player line. The hand to the right of house dealer is dealt face up and is the community hand for all players with wagers on the player line. The player hand gets the first card, dealt face up. The banker hand receives the second card delivered face down.

Rules for Player Line	
Must Stand On	Must Hit On
6 – 9	0– 5

Player Hand Hit Requirements

When the initial two cards dealt to the player's hand has a point value of zero through five, the player's hand shall be dealt an additional card.

After the Player's hand has been completed, according to the table above, the Banker's hand shall be played according to the table and rules, as shown below.

Rules for Banker Hand		
Must Stand On	Must Hit On	Have Option On
7 or more	2 or less	3, 4, 5 & 6*

Banker Hit or Stand Requirements: Player Dealt 0 through 4

If the initial two cards dealt to the player's hand have a point value of zero through four, the player's hand shall be required to hit and the banker's hand shall be completed as follows:

- The banker's hand shall hit and be dealt an additional card when the banker's hand has a point value of six or less.
- The banker's hand shall stand when the banker's hand has a point value of seven or more.

Banker Hit or Stand Requirements: Player Dealt a 5

If the initial two cards dealt to the player's hand have a point value of five, the player hand shall be required to hit and the banker hand shall be played accordingly:

- The banker's hand shall hit and be dealt an additional card when the banker's hand has a point value of zero through two.
- When the initial two cards dealt to the banker's hand have a point value of three, the banker's hand shall be dealt a third card when the third card that was dealt to the player's hand has a value of zero, one, two, three, four, five, six, seven, or nine. The banker's hand shall stand when the third card that is dealt to the player's hand has a point value of eight.
- When the initial two cards dealt to the banker's hand has a point value of four, the banker's hand shall be dealt a third card when the third card that was dealt to the player's hand has a point value of two, three, four, five, six, or seven. The banker's hand shall stand when the third card that is dealt to the player's hand has a point value of zero, one, eight, or nine.
- When the initial two cards dealt to the banker's hand has a value of five, the banker's hand shall be dealt a third when the third card that was dealt to the player's hand has a point value of four, five, six, or seven. The banker's hand shall stand when the third card that is dealt to the player's hand has a point value of zero, one, two, three, eight, or nine.
- When the initial two cards dealt to the banker's hand has a point value of six, the banker's hand shall be dealt a third when the third card that was dealt to the player's hand has a point value of six or seven. The banker's hand shall stand when the third card that is dealt to the player's hand has a point value of zero, one, two, three, four, five, eight, or nine.

Banker Hit or Stand Requirements: Player Dealt a 6 or a 7

If the initial two cards dealt to the player's hand have a point value of six or seven, the player's hand shall be required to stand and the banker's hand shall be completed as follows:

- The banker's hand shall hit and be dealt an additional card when the banker's hand has a point value of five or less.
- The banker's hand shall stand when the banker's hand has a point value of six or more.

Banker Hit or Stand Requirements: Player Dealt a Natural 8, or a Natural 9

If the initial two cards dealt to the player's hand are a Natural 8 or a Natural 9, the banker's hand shall stand and shall not be dealt a third card.

- House way: Hit on 0-5 and stand on 6-9
- If the player hand or the banker hand receives a hand with a value of "8" or "9" on their first two cards a "Natural" the hand is over. Neither hand can draw an additional card.

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- All ties on 0 through 9 are a “Push” and wagers are called off on the base game.
- Player bet House way is: Hit on 0-5, stand on 6-9.

How Each Wager Wins, Loses, or Pushes

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. The following shall apply for each possible outcome when determining the winner. The player- dealer shall pay and collect all wagers accordingly:

- The player-dealer shall pay all winning player line wagers made by players when the player hand is closer to nine than the banker hand.
- The player-dealer shall pay all winning banker line wagers made by players when the banker hand is closer to nine than the player hand.
- The player-dealer shall collect all losing player line wagers made by players when the banker hand is closer to nine than the player hand.
- The player player-dealer shall collect all losing banker line wagers made by players when the player hand is closer to nine than the banker hand.
- Wagers shall be settled in a clockwise manner around the table, starting with the player with the “action button.” Furthermore, all wagers shall be settled from seat to seat in the following order: the Gold Bonus Bet, then the Silver Bonus Bet, then the Tie Bet, then the banker line, and then the player line.

Bonus Bets

Tie Bet

- Tie bet wagers will be paid 9 for 1.
- A player must place a wager on either the player line or banker line in order to make a tie bet wager.
- Backline bettors are eligible to place a tie bet wager as well.
- The tie bet wager may be less than, equal to, or greater than the base game wager, but may not exceed the table limit.
- There is a separate collection fee for the tie bet wager, as shown in the collection rates.
- The tie bet takes into account the total value of the player's hand and the total value of the banker's hand, regardless of the number of cards each hand has, at the completion of the round.
- Each hand must be played according to the guidelines above. In the event that the player's hand and the banker's hand are of the same value (tie), the tie bet wager shall win. In the event that the player's hand and the banker's hand are not of the same value, the tie bet wager shall lose.
- There is no opportunity for the tie bet wager to tie as it is dependent on the cards dealt to the player hand and the banker hand, not a comparison of cards or hands. Furthermore, the tie bet wager will win or lose regardless of the outcome of the player line or banker line wager. (Example) If the banker hand is 3 and the player hand is 6, the player will lose the tie hand wager. If the banker hand is 3 and the player hand is 6. The player will win the base game wager.
- Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

Gold Bonus Bet

- The Gold Bonus Bet wagers will be paid 40 to 1.
- A player must place a wager on either the player line or banker line in order to make a Gold Bonus Bet wager.
- Backline bettors are eligible to place a Gold Bonus Bet wager as well. The Gold Bonus Bet wager may be less than equal to, or greater than the base game wager, but may not exceed the table limit.
- The Gold Bonus Bet takes into account the total value of the player's hand and the total value of the banker's hand.
- If the banker hand has three cards that have a value of 7 and the hand wins, and the player hand has a value of 6 or less, regardless of the number of cards in the player's hand, and the player hand loses, the Gold Bonus Bet wager will win.
- Each hand must be played according to the guidelines above. In the event that the banker hand is dealt three cards that have a value of 7 and the hand loses to the player hand, the banker hand is not dealt three cards that have a value of 7, or the banker hand loses to the player hand, the Gold Bonus wager will lose.
- There is no opportunity for the Gold Bonus Bet wager to tie as it is dependent on the cards dealt to the player hand and the banker hand, as well as a comparison of hands. Furthermore, the Gold Bonus Bet wager will win or lose regardless of the outcome of the player line or banker line wager.
- Wagers shall be settled in a clockwise manner around the table, starting with the player with the "action button." Furthermore, all wagers shall be settled from seat to seat in the following order: the Gold Bonus Bet, then the Pair Bonus Bet, then the Tie Bet, then the banker line, and then the player line.
- Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

Silver Bonus Bet

- All winning Silver Bonus Bet wagers will pay 25 for 1.
- For each seated position, there shall be one separate and specifically designated area for the placement of a Silver Bonus Bet wager.
- A player may only place a Silver Bonus Bet wager if they have also placed a wager on either the player line or on the banker line prior to the initial deal.
- Seated players as well as back-line bettors may place a Silver Bonus Bet wager. The Silver Bonus Bet wager may be less than or equal to the player line or banker line wager and must be within the minimum and maximum table limits.
- If the player hand has a point value of eight (8) using three cards and the banker's hand has a value of seven or less, regardless of the number of cards, the Silver Bonus Best wager wins.
- The Silver Bonus Bet wager shall lose on all other outcomes.
- The player-dealer shall pay all winning Silver Bonus Bet wagers and shall collect all losing Silver Bonus Bet wagers.
- Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

COLLECTION FEES

For schedule options 1 through 7, a collection fee shall be taken per hand from the player-dealer position. A collection fee shall also be taken from each player for each game wager, Tie Bet wager, Silver or Gold Bonus Bet wager that they place. The collection fees shall be collected from the player's and the player-dealer and dropped by the house dealer after the first card has been dealt. **For schedule options 8 through 14**, a collection fee shall be taken per hand from the player-dealer position. A collection fee shall also be taken from each player for each game wager and each Tie Bet wager that they place depending on the monetary value of the wager. There will be an additional collection fee of \$1.00 required from a player when placing both a Gold and Silver Bonus Bet. **For schedule options 15 through 34**, a collection fee shall be taken per hand from the player-dealer position. A collection fee shall also be taken from each player for each game wager and Tie Bet wager that they place. There will be an additional collection fee of \$1.00 required from a player when placing both a Gold and Silver Bonus Bet.

Schedule Option	Wager	Wager Limit	Player Fee	Player-Dealer Fee
1	Game	\$5 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold or Silver	\$5 - \$100	\$1.00	
2	Game	\$10 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold or Silver	\$5 - \$100	\$1.00	
3	Game	\$40 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold or Silver	\$5 - \$100	\$1.00	
4	Game	\$40 - \$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold or Silver	\$10 - \$200	\$2.00	
5	Game	\$40 - \$200	\$1.00	\$5.00
	Tie	\$10 - \$100	\$1.00	
	Gold or Silver	\$10 - \$200	\$1.00	
6	Game	\$100 - \$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold or Silver	\$10 - \$200	\$2.00	
7	Game	\$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold or Silver	\$10 - \$200	\$2.00	

Schedule Option	Wager	Wager Limit	Wager Amount	Player Fee	Player-Dealer Fee
8	Game	\$10 - \$500	\$10 - \$250	\$1.00	\$3.00
			\$251 - \$500	\$2.00	
	Tie	\$5 - \$50	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	

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9	Game	\$20 - \$500	\$20 - \$250	\$1.00	\$3.00
			\$251 - \$500	\$2.00	
	Tie	\$5 - \$50	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	
10	Game	\$25 - \$500	\$25 - \$250	\$1.00	\$3.00
			\$251 - \$500	\$2.00	
	Tie	\$5 - \$50	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	
11	Game	\$40 - \$1,000	\$40 - \$500	\$2.00	\$3.00
			\$501 - \$750	\$3.00	
			\$751 - \$1,000	\$4.00	
Tie	\$5 - \$50	\$5 - \$50	\$1.00		
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	
12	Game	\$40 - \$1,000	\$40 - \$500	\$2.00	\$5.00
			\$501 - \$750	\$3.00	
			\$751 - \$1,000	\$4.00	
Tie	\$5 - \$50	\$5 - \$50	\$1.00		
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	
13	Game	\$50 - \$1,000	\$50 - \$500	\$2.00	\$3.00
			\$501 - \$750	\$3.00	
			\$751 - \$1,000	\$4.00	
Tie	\$5 - \$50	\$5 - \$50	\$1.00		
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	
14	Game	\$50 - \$1,000	\$50 - \$500	\$2.00	\$5.00
			\$501 - \$750	\$3.00	
			\$751 - \$1,000	\$4.00	
Tie	\$5 - \$50	\$5 - \$50	\$1.00		
	Gold and Silver	\$5 - \$50	\$5 - \$50	\$1.00	

Schedule Option	Wager	Wager Limit	Player Fee	Player-Dealer Fee
15	Game	\$5 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$100	\$1.00	
16	Game	\$10 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$100	\$1.00	
17	Game	\$25 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
18	Game	\$40 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$100	\$1.00	

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19	Game	\$40 - \$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold and Silver	\$5 - \$100	\$1.00	
20	Game	\$40 - \$200	\$1.00	\$5.00
	Tie	\$10 - \$100	\$1.00	
	Gold and Silver	\$5 - \$100	\$1.00	
21	Game	\$50 - \$200	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
22	Game	\$100 - \$200	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
23	Game	\$100 - \$200	\$2.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
24	Game	\$100 - \$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold and Silver	\$5 - \$100	\$1.00	
25	Game	\$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold and Silver	\$5 - \$100	\$1.00	
26	Game	\$5 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
27	Game	\$10 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
28	Game	\$40 - \$100	\$1.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
29	Game	\$40 - \$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold and Silver	\$5 - \$50	\$1.00	
30	Game	\$40 - \$200	\$1.00	\$5.00
	Tie	\$10 - \$100	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
31	Game	\$100 - \$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold and Silver	\$5 - \$50	\$1.00	
32	Game	\$200	\$2.00	\$5.00
	Tie	\$10 - \$100	\$2.00	
	Gold and Silver	\$5 - \$50	\$1.00	
33	Game	\$200 - \$400	\$2.00	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	
34	Game	\$100 - \$300	\$1.50	\$3.00
	Tie	\$5 - \$50	\$1.00	
	Gold and Silver	\$5 - \$50	\$1.00	