

Fortune 7 Baccarat



Please submit your agreement with the Owner authorizing play of the Game in your gambling establishment together with any request for Bureau of Gambling Control (Bureau) approval to play this game. Please note that the Bureau is making the details of this game available to the public as required by subdivision (g) of Business and Professions Code section 19826, but the posting does not waive any rights to the game content which may be held by Owner. The terms of any agreement with Owner are to be negotiated between the gambling establishment and Owner, and any dispute or asserted breach related thereto are private matters which will not be resolved by the Bureau.

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Type of Game

The game of Fortune 7 Baccarat utilizes a player-dealer position and is a California game. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. 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 gambling establishment 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 place a bet on the hand, either player or banker, that will have an accumulated point value closer to nine than the other hand.

Description of the Deck and Number of Decks Used

The game is played using a standard 52-card deck and no jokers. Cards may be dealt using either a multiple deck "shoe" or an automated shuffling machine. In either case, eight decks shall be used.

Card Values and Hand Rankings

The value of each card used in Fortune 7 Baccarat shall be as follows: aces have a value of one, picture cards have a value of ten, 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 Fortune 7 Baccarat, 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, according to the rules above.
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 a standard baccarat table that accommodates up to seven players and a player-dealer position for a total of eight 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 One Up Bonus Bet, and the Fortune 7 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. Back-line betting is only permitted on base wagers. Backline betting is not allowed on the Tie Bet or the Bonus Bets. If the backline bettor and the seated player are making a wager on the same base bet (player versus banker) the backline wager will be placed next to the seated player's wager. If the backline bettor and the seated player are not making a wager on the same base bet (player versus banker) than the backline wager will be placed above or below the seated player's wager.

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Method used to Determine Action and Distribution of Cards

The action on payouts will always begin with the player to the left of the player-dealer position and continue clockwise. Wagers will be settled in the following order from player to player: all Player line wagers, then all Banker line wagers, then all Tie Bet wagers, then all One Up Bonus Bet wagers, and finally all Fortune 7 Bonus Bet wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.

Dealing Procedures and Round of Play

At the start of a game, a player is offered the player-dealer position. Once a player-dealer position has been established for that game, the house dealer shall wait for each player to make their wager in accordance with the table limits.

Each player then has the following option(s) when placing their wager(s):

- The Player line which pays 1 to 1;
- The Banker line which pays 1 to 1 on all wins except a three-card 7 which shall push;
- Place a wager on the Tie Bet which pays 8 to 1;
- If a player placed a wager on the player line or the banker line, that player may place a wager on the Fortune 7 Bonus Bet which pays 40 to 1;
- If a player placed a wager on the player line or the banker line, that player may place a wager on the One Up Bonus Bet which pays according to the pay table below.

Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face-up. The hand to the left of the house dealer is a community hand that belongs to those that placed a wager on the Banker line. The hand to the right of the house dealer is a community hand that belongs to those that placed a wager on the Player line. The player's hand is resolved first and then the banker's hand is resolved. The hand that is closest to nine wins. After the house dealer delivers the first two cards to both the Player line and Banker line, the following Baccarat rules are followed.

- The player's hand must stand when the hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the first two cards dealt to the player hand equal a natural, the banker hand shall not be allowed to draw any additional cards.
- If the first two cards dealt to the banker hand equal a natural, the player hand shall not be allowed to draw any additional cards and the hands shall be settled as-is.
- If the player's hand stands, then the banker hand hits on a total of 5 or less.
- If the player's hand hits for a complete hand then the banker's hand hits using the following rules:
 - If the banker's hand total is 3, then the banker's hand is dealt a third card unless the third card dealt to the player's hand was an 8.
 - If the banker's hand total is 4, then the banker's hand is dealt a third card unless the third card dealt to the player's hand was a 0, 1, 8, or 9.
 - If the banker's hand total is 5, then the banker's hand is dealt a third card if the third card dealt to the player's hand was 4, 5, 6, or 7.
 - If the banker's hand total is 6, then the banker's hand is dealt a third card if the third card dealt to the player's hand was a 6 or 7.

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The following chart shows when the banker hits (H) or stands (S) according to the rules above:

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

How Wagers are Paid, Collected and Pushed

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's hand is closer to nine than the banker's hand.
- The player-dealer shall pay all winning Banker line wagers made by players when the banker's hand is closer to nine than the player's hand. If the banker's hand wins with a three-card total of seven, the wager shall push.
- The player-dealer shall collect all losing Player line wagers when the banker's hand is closer to nine than the player's hand.
- The player-dealer shall collect all losing Banker line wagers when the player's hand is closer to nine than the banker's hand.

Tie Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tie Bet wager. A player may place a Tie Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The player-dealer shall pay all winning Tie Bet wagers when the total of the player's hand and the total of the banker's hand are equal.
- The player-dealer shall collect all losing Tie Bet wagers when the total of the player's hand and the total of the banker's hand are not equal.
- See the collection rate schedule for restrictions on the amount that may be wagered on the Tie Bet and any collection fees that may be taken.
- The Tie Bet takes into account the total value of the player's hand and the banker's hand after each hand has been completed according to the rules above. In the event of a tie (0 - 9) between the player's hand and the banker's hand, the Tie Bet wager shall win. In the event that the player's hand and the banker's hand are different, the Tie Bet wager loses.
- Winning Tie Bet wagers shall be paid 8 to 1.
- Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

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Fortune 7 Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Fortune 7 Bonus Bet wager. A player may place a Fortune 7 Bonus Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- See the collection rate schedule for restrictions on the amount that may be wagered on the Fortune 7 Bonus Bet and any collection fees that may be taken.
- If the banker hand has a point value of seven using three cards and the player's hand has a value of six or less, regardless of the number of cards, the Fortune 7 Bonus Bet wins. The Fortune 7 Bonus Bet shall lose on all other outcomes.
- All winning Fortune 7 Bonus Bet wagers shall be paid 40 to 1.
- The player-dealer shall pay all winning Fortune 7 Bonus Bet wagers and shall collect all losing Fortune 7 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.

One Up Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of one separate wager; the One Up Bonus Bet. A player may place a One Up Bonus Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The One Up Bonus Bet wager takes into account the final value of the player's hand and the final value of the banker's hand. If a player wagers on the One Up Bonus Bet and the player's hand beats the banker's hand by a 1-point margin the One Up Bonus Wager shall win.
- If the player's hand beats the banker's hand by a spread of two points or more, loses to the banker's hand, or the player and the banker hands are of the same value (tie), the One Up Bonus Bet wager shall lose.
- See the collection rate schedule for restrictions on the amount that may be wagered on the One Up Bonus Bet and any collection fees that may be taken.
- The player-dealer shall pay all winning One Up Bonus Bet wagers and shall collect all losing One Up Bonus Bet wagers. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Winning One Up Bonus Bet wagers shall be paid according to the pay table, as shown below:

Paytable	
Win 1-0	30 to 1
Other win by 1	9 to 1
All others	Lose

Wagering Limits and Collection Fees

Although the Bureau has approved this game, games offering a zero collection are currently under Bureau review. The Bureau reserves the right to: (1) review the lawfulness of Fortune 7 Baccarat; (2) notify all law enforcement agencies and gambling establishments if further review determines Fortune 7 Baccarat to be unlawful; (3) require gambling establishments to cease

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and desist offering Fortune 7 Baccarat if found to be unlawful; and (4) take action against those gambling establishments that decline to abide by the Bureau's cease and desist notification.

For **schedule options 1 and 2**, a collection fee shall be taken per hand from the player-dealer position based on the total table action, which is the sum of all players' controlled game and bonus bet wagers. A collection fee shall also be taken from each player per controlled game wager placed. There shall be no fee taken from a player for placing a bonus bet.

Schedule Option	Table Limit	Total Table Action	Player-Dealer Fee (per round)	Player Fee (per bet)
1	\$10 - \$100	\$10 - \$50	\$0.50	\$1.00
		\$51 +	\$2.00	\$1.00
2	\$25 - \$100	\$25 - \$50	\$0.50	\$1.00
		\$51 +	\$2.00	\$1.00

For **schedule options 3 through 10**, a collection fee shall be taken per hand from the player-dealer position based on the total table action, which is the sum of all players' controlled game and bonus bet wagers. There shall be no collection fee taken from any players for placing any wagers. The collection fees shall be collected prior to cards being dealt or any round of play being conducted.

Schedule Option	Table Limit	Total Table Action	Player-Dealer Fee (per round)	Player Fee (per bet)
3	\$10 - \$100	\$10 - \$100	\$1.00	\$0.00
		\$101 - \$300	\$2.00	
		\$301 - \$500	\$3.00	
		\$501 +	\$6.00	
4	\$25 - \$100	\$25 - \$100	\$1.00	\$0.00
		\$101 - \$300	\$2.00	
		\$301 - \$500	\$3.00	
		\$501 +	\$6.00	
5	\$10 - \$100	\$10 - \$100	\$1.00	\$0.00
		\$101 - \$300	\$2.00	
		\$301 - \$500	\$4.00	
		\$501 +	\$7.00	
6	\$10 - \$100	\$10 - \$100	\$1.00	\$0.00
		\$101 - \$400	\$2.00	
		\$401 - \$700	\$7.00	
		\$701 +	\$9.00	
7	\$25 - \$100	\$25 - \$100	\$1.00	\$0.00
		\$101 - \$300	\$2.00	
		\$301 - \$500	\$4.00	
		\$501 +	\$7.00	

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8	\$25 - \$100	\$25 - \$100	\$1.00	\$0.00
		\$101 - \$400	\$2.00	
		\$401 - \$700	\$7.00	
		\$701 +	\$9.00	
9	\$10 - \$100	\$10 - \$100	\$1.00	\$0.00
		\$101 - \$300	\$2.00	
		\$301 - \$500	\$4.00	
		\$501 - \$1500	\$7.00	
		\$1500 +	\$13.00	
10	\$25 - \$100	\$25 - \$100	\$1.00	\$0.00
		\$101 - \$400	\$2.00	
		\$401 - \$700	\$7.00	
		\$701 + \$1500	\$9.00	
		\$1500 +	\$13.00	