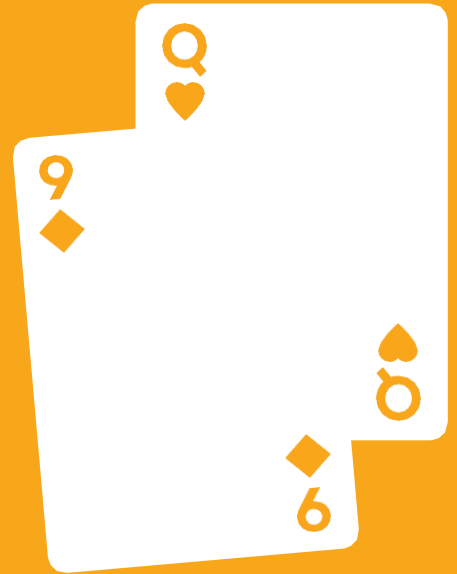


HOW TO PLAY

BACCARAT



Baccarat is an elegant casino game that has been made world famous in the great casinos of Europe. The game is even more famous for the high stakes and high adventure portrayed in countless novels and movies. Baccarat is played on the Main Gaming Floor and in the Private Gaming Rooms.

THE AIM OF THE GAME

Baccarat is a game of chance, there are only two hands in Baccarat – the Banker's and the Player's. There are no individual hands for players. These "community hands" are the focus for all players. You are therefore not playing against the other players or the House, you are simply betting against the cards. Two cards are dealt to both the Player's hand and the Banker's hand, then depending on the totals of those two cards, a third card may be dealt to either or each hand.

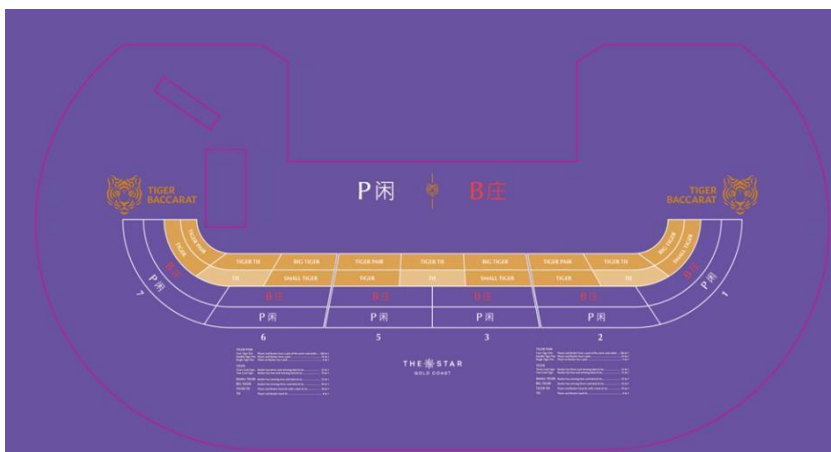
In Baccarat, the highest count possible is nine. All cards from Two to Nine are counted at face value, Aces are counted as one and Tens and face (picture) cards are counted as zero. The aim of the game is to bet on the hand that you believe will total closest to nine. See our examples of Baccarat hands for an illustration.

HOW THE HANDS ARE PLAYED

To commence the game, all players place their bets on any of the betting areas on the layout. Once the bets are placed, two cards are dealt to both the Player's and the Banker's hands.

If a hand's first two cards total eight or nine, it is considered a "Natural" and no more cards are dealt. A third and final card may be dealt, depending on the combined value of the first two cards. Third cards are dealt first to the Player's hand then to the Banker's hand if required. These totals are read as if the first digit does not exist – so a hand totaling 15 becomes 5.

The dealer calls every play in Baccarat, in accordance with the following tables of play. Both the Banker's and Player's hands must draw according to these fixed rules. There are no options regarding drawing the third card for either the Banker's or the Player's hand.



WINNING BET PAYOUTS

Winning bets placed on the Player's hand are paid even money. Winning bets placed on the Banker's hand are paid even money, less a 5% House commission. You may also bet that the result will be a draw or tie. When a tie results, tie bets are paid eight to one; other bets neither win nor lose.

PLAYER'S HAND

TOTAL OF FIRST TWO CARDS	OUTCOME
0, 1, 2, 3, 4, 5	Draws a third card unless the Banker hand has a "Natural"
6, 7	Stands
8, 9	"Natural" - Stands

BANKER'S HAND

When the first two cards total zero, one or two, the Banker's hand draws a card. When the total of the Banker's first two cards is three or more, the outcome depends on the third card drawn to the Player, as detailed below.

TOTAL OF FIRST TWO CARDS	DRAWNS A CARD WHEN PLAYER'S THIRD CARD IS:	STANDS WHEN PLAYER'S THIRD CARD IS:
3	0, 1, 2, 3, 4, 5, 6, 7, 9	8
4	2, 3, 4, 5, 6, 7	0, 1, 8, 9
5	4, 5, 6, 7	0, 1, 2, 3, 8, 9
6	6, 7	0, 1, 2, 3, 4, 5, 8, 9
7		Stands
8, 9		"Natural" - Stands

PLAYER PAIR AND BANKER PAIR

Player Pair and Banker Pair are an additional wager available on Baccarat. Players may place a wager on a table that provides for Player Pair and Banker Pair bets.

To play, place a wager on Player Pair and/or Banker Pair. Player Pair wagers win if the first two Player cards are of the same value e.g. Jack and Jack, Three and Three. Banker Pair wagers win if the first two Banker cards are of the same value e.g. Queen and Queen, Two and Two. Player Pair/Banker Pair wagers lose if the first two cards drawn to either Player or Banker are not of the same value.

The odds for winning Player Pair / Banker Pair bets are paid at odds of 11 to 1.

SUPER SIX

The Super Six Baccarat additional wager pays 15 to 1 if the Banker hand has a winning total of 6, otherwise it loses.

TIGER BACCARAT

Tiger Baccarat is a set of up to 5 additional wagers that may be used on a Baccarat table in conjunction with any of the existing additional wagers. The 5 Tiger wagers are known as "Tiger", "Big Tiger", "Small Tiger", "Tiger Tie" and "Tiger Pair". Please note that the casino may limit the placement of any or all of the Tiger wagers to those players who also have a Baccarat wager on the Player's Hand, Banker's Hand or Tie and will display a sign at the table when this applies.

HOW TO PLAY TIGER

To play Tiger simply place a bet in the Tiger betting area of the layout. All bets must be placed before any cards are dealt. If the Banker wins with a score total of six, you win. The payout odds are dependent on how many cards the Banker has when the hand is complete. If the Banker has two cards, this is known as a "Two Card Tiger" and the payout odds are 12 to 1. If the Banker has three cards, this is known as a "Three Card Tiger" and the payout odds are 22 to 1.

HOW TO PLAY BIG TIGER

To play Big Tiger simply place a bet in the Big Tiger betting area of the layout. All bets must be placed before any cards are dealt. If the Banker wins with a score total of six and has exactly three cards, you win. The payout odds are 55 to 1.

PLAYER WINS



PLAYER

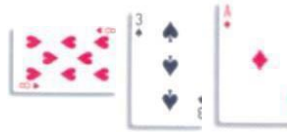
Value of hand: 9 "Natural"



BANKER

Value of hand: 0

BANKER WINS



PLAYER

Value of hand: 2



BANKER

Value of hand: 5

TIE WINS



PLAYER

Value of hand: 6



BANKER

Value of hand: 6

HOW TO PLAY SMALL TIGER

To play Small Tiger simply place a bet in the Small Tiger betting area of the layout. All bets must be placed before any cards are dealt. If the Banker wins with a score total of six and has exactly two cards, you win. The payout odds are 22 to 1.

HOW TO PLAY TIGER TIE

To play Tiger Tie simply place a bet in the Tiger Tie betting area of the layout. All bets must be placed before any cards are dealt. If the result is a Tie with a total of six, you win. The payout odds are 45 to 1.

HOW TO PLAY TIGER PAIR

The Tiger Pair wager is similar to the Banker Pairs and Player Pairs wagers, but they are combined into one bet. Simply place a bet in the Tiger Pair betting area of the layout. All bets must be placed before any cards are dealt. If either or both of the Player's and Banker's hands first two cards are a pair, you win. If only one of the hands has a pair on their first two cards, this is known as a "Single Tiger Pair" and the odds paid are 4 to 1. If both hands have a pair on their first two cards, this is known as a "Double Tiger Pair" and the odds are 25 to 1. If the pairs in both hands have a matching number or matching picture card, then this is known as a "Twin Tiger Pair" and the odds are 100 to 1.

For example.

If the Player hand has two Queens as their first two cards and the Banker hand does not have a pair on their first two cards, this is a Single Tiger Pair and pays 4 to 1. If the Banker hand has two Nines as their first two cards and the Player hand does not have a pair on their first two cards, this is also a Single Tiger Pair and pays 4 to 1. If the Player hand has two Kings as their first two cards and the Banker hand has two Eights as their first two cards, this is a Double Tiger Pair and pays 25 to 1. If the Player hand has two Jacks as their first two cards and the Banker hand also has two Jacks as their first two cards, this is a Twin Tiger Pair and pays 100 to 1.

THE RANGE OF BETS IN BACCARAT

Baccarat tables have varying minimum and maximum bets.

Before you sit down, please check the sign displaying the minimum and maximum bets at the table, the sign will also indicate whether it is a Baccarat or Even Money Baccarat table. Please ask any of our gaming team for assistance if required.

THE ODDS OF WINNING

The House margin for Baccarat is approximately 1.06% for Banker wagers and 1.24% for Player wagers, while the house margin for Even Money Baccarat is approximately 1.46% for Banker wagers and 1.24% for Player wagers.

The house margin and approximate hit rate for various baccarat side bets that may be offered are listed below:

Side bet	House Margin	Approx. hit rate
Tie	14.36%	1 in 11
Super six	13.82%	1 in 19
Pairs	10.36%	1 in 13
Small Tiger	14.33%	1 in 27
Big Tiger	6.94%	1 in 60
Tiger Tie	11.50%	1 in 52
Tiger	13.36%	2 Card, 1 in 27
		3 Card, 1 in 60
Tiger Pair	13.52%	Single, 1 in 7
		Double, 1 in 192
		Twin, 1 in 2,632

EVEN MONEY BACCARAT

Even Money Baccarat is a variation of the game of Baccarat which makes the game faster to play. The way the game is played is the same; the only difference being in the way the bets are paid.

All winning hands are paid even money except for when the Banker wins with a point count of six. Bets are then paid at odds of 1 to 2. You may also bet that the result will be a draw or tie.

When a tie results, tie bets are paid 8 to 1; bets on Player and Banker neither win nor lose.

SAFER GAMBLING and CUSTOMER CARE

Gambling should be for entertainment.

Random outcomes are always part of all games. Regardless of any bet or combination of bets placed on any game, at any time, the odds always favour the casino.

Over time, gambling will cost you money, not make you money.

The Star has a dedicated Safer Gambling team to provide Customer Care to those whose wellbeing may be affected by gambling.

We can also assist those who are concerned about another person's gambling.

The Safer Gambling team is available on-property at all times.

P: 0428 737 740

E: Guestsupport.bne@star.com.au

Independent gambling advice and support services are free and confidential. Gambling Helpline 1800 858 858 (24 hours) gamblinghelponline.org.au

