

21st
CENTURY

BACCARAT

5.0 Version

21st CENTURY BACCARAT 5.0

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SUMMARY OF 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. Aces count as one, picture cards count as zero, and all other cards have their face value.

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 is a community hand that belongs to those that placed a bet on the dealer line. The dealer's first card is dealt face up and the second card is face down. The hand to the right of the house dealer is a community hand that belongs to those that placed a bet on the player line. The player's hand is dealt face up. Players have the option to bet on the player's hand, the player/dealer's hand, or make an early or late tie bet.

BASIC CONCEPT & RULES

- 1) The object of the game is to form a hand that equals nine or as close to it as possible
- 2) The player's hand is compared with the player/dealer's hand. The hand closest to "9" wins.
- 3) The game is played with multiple decks of 52 standard cards. Four, six, or eight decks of cards may be used. There are no Jokers.
- 4) The game may be played on two different types of tables. One table is a blackjack style gaming table with eight seats. The other table is a baccarat style table with eight or fourteen seats respectively.

VALUE OF CARDS

All cards have their face value.
Picture cards have value of 0.

Ranking Chart

<u>Sequence</u>	<u>Cards</u>	<u>Values</u>
1.	Ace	1
2.	Two	2
3.	Three	3
4.	Four	4
5.	Five	5
6.	Six	6
7.	Seven	7
8.	Eight	8

21st CENTURY BACCARAT 5.0

9.	Nine	9
10.	Ten	0
11.	Jack	0
12.	Queen	0
13.	King	0

- 5) Cards between 1 and 9 have face value.
- 6) Picture cards and 10's are counted as zero.
- 7) Table Fees: Fees will be charged for all wagers and shall be determined prior to the start of play of any hand or round. The actual collection of the fee will occur prior to the start of a hand. Ample notice shall be provided to players relating to the assessment of fees. Flat fees on each wager may be assessed at different collection rates (see table).
- 8) Prior to the deal, all players must place a wager in accordance with table limits.
- 9) Players have the following options when placing their bet:
 - a) Player line which pays 1 to 1
 - b) Dealer line which pays 19 to 20 or 9 ½ to 10
 - c) Early tie bet which pays 8 to 1
 - d) Late tie bet which pays 7 to 1
- 10) The house dealer deals two hands with two cards in each hand, in rotation, one at a time.
- 11) The value of each hand is the sum of its cards. The last digit of the sum of a hand that has a value over ten is the deemed value of the hand.

P L A Y E R S

The following chart outlines all rules regarding the hit cards subsequent to receiving two up cards. After all players, including the player/dealer, have received their initial two cards, starting from the next clockwise position from the player/dealer, players may receive a maximum of one additional (hit) card.

Rules for Players		
Must Stand On	Must Hit On	Have Option On
6 OR MORE	4 OR LESS	5

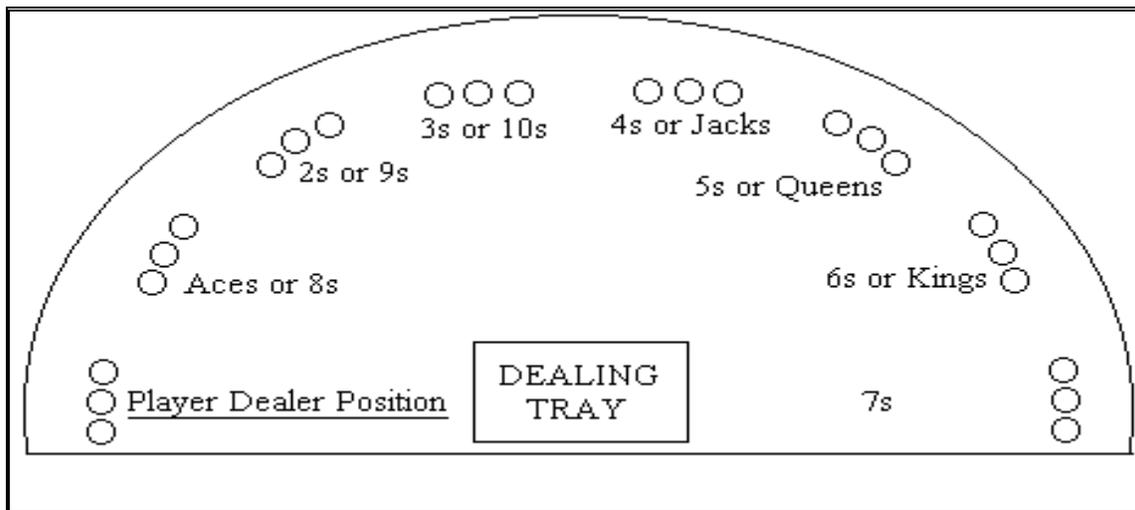
** Natural 8 or 9: When the first two cards of the players hand has a value of eight or nine, the player/dealer will not be allowed to draw.

- 12) The player hand must stand when the cards dealt are valued between 6 and 9.

21st CENTURY BACCARAT 5.0

- 13) The player hand must hit when the cards dealt are valued between 0 and 4.
- 14) Each player, with a wager on the player line, has the following two options if the cards dealt to the player hand are valued at five:
- a) Stand and keep their wager on the stand line;
 - b) Hit and take a community card by moving wager to hit line or place a hit button on his/her cards.
- 15) The house dealer will deliver additional hit cards to player's hand if requested and will then expose the player/dealer's hole (down) card.
- 16) The action button determines which player receives first action on their wager. The player/dealer's 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.

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



The following chart outlines the rules regarding the dealer drawing procedure. After all players have exercised their rights to draw an additional card, the player/dealer may receive one draw card.

21st CENTURY BACCARAT 5.0

Rules for Player/Dealer		
Must Stand On	Must Hit On	Have Option On
6 OR MORE	5 OR LESS	N/A

** Natural 8 or 9: When the first two cards of the player/dealers hand has a value of eight or nine, the player will not be allowed to draw.

- 17) The dealer hand must hit when the hand is valued at five or below.
- 18) The dealer hand must stand when the hand is valued at six or more.
- 19) The dealer hand wins all ties on zero and one on the base game.
- 20) The player/dealer will lose all ties to any player that made a tie wager.
- 21) All ties on two through nine are a "Push" and wagers are called off on the base game.
- 22) House Way: Player hand hits on five or below and stands on six or more. The house dealer must use the house way when a player requests the house dealer to play an additional wager.
- 23) Backline betting is allowed. Each seat has betting circles for the player line, dealer line, and tie bets.
- 24) All bets for the base game and tie bet must be between the minimum and maximum table limit.

EARLY TIE BET

- 1) The early tie bet is an optional bet that, if made, must be placed prior to deal of any cards.
- 2) The tie wager must be within table limits and may not exceed the base game wager.
- 3) Players must place a wager for the base game to be able to wager on the tie bet.
- 4) There is no collection for the tie bet.
- 5) All winning early tie bets will be paid 8 to1.
- 6) Wagers are collected or paid, to the extent that player/dealer's wager covers in order from the action button seat by seat.

LATE TIE BET

- 1) Players may place a wager on the tie hand position after the player's cards have been dealt and before the dealer has checked his/her hole card.
- 2) The house dealer will determine if a tie bet may be wagered or not by following rules below.
 - a. There will be no tie bets allowed if the value of the player hand (total of two cards value 5,6,7,8, or 9) equals the value of the dealer's up card (single card value of 5,6,7,8, or 9).

21st CENTURY BACCARAT 5.0

- 3) There is no collection for the tie bet.
- 4) All winning late tie bets will be paid 7 to 1.
- 5) There will be no tie bets if the player hand has a two card total of 9.
- 6) All tie bets will be returned if the dealer has a two card total of 9.
- 7) Only those players with an early tie bet may place a late tie bet

BONUS PAIR BET

Each player has the option to place an additional wager to bet that the first two cards of the hand that he/she wagered on will be a pair. There will be two circles in front of each player position. One will be labeled "Player Bonus Pair" and the other will be "Dealer Bonus Pair."

- 1) The bonus pair bet is an optional bet that, if made, must be placed prior to deal of any cards.
- 2) The bonus pair wager may be any amount between the minimum and maximum table limits.
- 3) Players must place a wager for the base game to be able to wager on the bonus pair.
- 4) There is no collection for the Bonus Pair Bet.
- 5) Wagers are collected or paid to the extent that player/dealer's wager covers in order from the action button seat by seat.
- 6) Bonus Pair Bets pay as follows:

1st Two Card Dealt	Payoff
No Pair	Lose
Pair	10:1
Pair of Same Color	20:1
Pair of Same Suit	40:1

PLAYER- DEALER & DEAL

The player/dealer position rotates in a systematic and continuous way so that the opportunity to act as the player/dealer does not constantly remain with a single person for many hands. The person in player/dealer position may not act as player/dealer position more than two consecutive hands or rounds of play. There must be an intervening player/dealer so that a single player cannot repeatedly act as the player/dealer within the meaning of *Oliver v. County of Los Angeles*, (1998) 66 Cal.App.4th 1397, 1408-09 or section 330.11 of the California Penal Code, relating to gambling establishments and any future regulatory guideline from the California Bureau of Gambling Control or the California Gambling Control Commission with respect to the operation of controlled games featuring a player/dealer position. The game will be broken if at least one other intervening player at the table does not accept the deal when offered.

Player/dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player/dealer wager. The house never participates as a player/dealer. The house never takes a percentage of wagers placed in the game. There is no maximum on the player/dealer's wager.