



**HOI AN SOUTH  
DEVELOPMENT LTD**

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

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No.: 03/14.03.2024

## **BACCARAT GAME RULES**

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## **1. NAME OF THE GAME**

Name of the Game: Baccarat.

## **2. DESCRIPTION AND DEFINITIONS**

### **2.1. Description**

2.1.1. The game of Baccarat shall be played at a table having on one side places for the players and on the opposite side a place for the Dealer.

2.1.2. The tables will have:

2.1.2.1. Playing areas for the placement of “Banker” wagers;

2.1.2.2. Playing areas for the placement of “Player” wagers;

2.1.2.3. An area for the placement of tie wagers;

2.1.2.4. An area for the placement of pair wagers;

2.1.2.5. An area for the placement of Lucky 6 wagers;

2.1.2.6. An area for the placement of Baccarat Insurance wagers (if applicable);

2.1.2.7. The name and/ or logo of the casino imprinted thereon.

### **2.2. Definitions**

In these rules, unless the contrary intention appears:

2.2.1. “Burn or burned” means to remove a card from play by placing it in the discard holder;

2.2.2. “Baccarat” means a point count equal to zero;

2.2.3. “Commission” means the amount collected or deducted by the Dealer from any winning wager on the Banker’s Hand;

2.2.4. “Free Hand” means a round of play with no wagers being placed;

2.2.5. “Natural” means a point count of eight or nine for either the Player’s Hand or the Banker’s Hand on the initial deal;



- 2.2.6. “Table differential” means the maximum difference that is allowed between the total amount wagered on the Player’s Hand and the total amount wagered on the Banker’s Hand;
- 2.2.7. “Tie” means that both the Player’s Hand and the Banker’s Hand have the same point count at the end of a Hand;
- 2.2.8. “Pair bet” means an additional wager that may be placed by a player and will win if they correctly wager on either the Banker or Player receiving a pair on their initial two cards;
- 2.2.9. “Lucky Six” means an additional wager that may be placed by a player and wins if the “Banker” wins with a point total of six and loses with any other outcome;
- 2.2.10. “Baccarat Insurance” means an additional wager that may be placed by a player that is being offered to a player at fixed odds in accordance with the Baccarat Insurance Pay Table stipulated in rule 6.4.6 before either the Player or Banker (or both) Hand(s) goes into the third card in accordance with this Baccarat Game Rules.
- 2.2.11. “Initial deal” means the first two cards have been dealt to Player and Banker and no further cards have been drawn or wagers acted upon;
- 2.2.12. “Subsequent deal” means that additional cards have been drawn after the initial deal;
- 2.2.13. “Point total” means the total value of cards in a Hand;
- 2.2.14. “Stand-off” means a wager that shall neither win nor lose;
- 2.2.15. “Hand” means the cards that have been dealt to the Player or Banker;
- 2.2.16. “Round of Play” means a period of play commencing with the removal of the first card from the shoe by the Dealer and concluding when the Dealer, after drawing the last card, announces a result and settles all wagers in play;
- 2.2.17. “Void” means invalid with no result.

**3. TABLE LAYOUT AND EQUIPMENT**

3.1. The layout cloth covering the table shall be described in the enclosed Appendix A.

3.2. Equipment used in the game of Baccarat shall be:

3.2.1. Super Angel Eye Shoe is used for dealing cards and has a light function along the back that illuminates, signifying the winning result for the Hand:



3.2.2. Baccarat Scoreboard that displays the winning results:



3.2.3. A discard holder which shall be built into the table and holds the card vault where used cards are placed:



3.2.4. The table shall have a drop/tip box attached to it:



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Drop Box



Tip Box



3.2.5. MD3 shuffler, if required that will shuffle cards and be placed adjacent to the table:



3.2.6. Plunger that is used to place cash down the drop box:



3.2.7. UV light scanner that is used to scan cash or chips if there is any suspicion the cash/chips are counterfeit:



3.2.8. Cut Card that is normally black and used to cut the cards either by the player or the Dealer or above:



3.2.9. Cut Card Holder:



3.2.10. Table signage to be used when Baccarat Insurance will not be offered on a table:



3.2.11. Insurance marker indicating the payout odds of Insurance bets:



\* All images above and in Appendix A are for illustration only and may be subject to be changed from time to time.

#### 4. HOW TO PLAY

- 4.1. Wagers shall be placed by means of chips and within the clearly marked wagering sections prior to the first card being dealt for a round of play.



- 4.2. Total amount of wagers must not exceed the maximum table differential limit as stated on the table limit sign:
  - 4.2.1. When the table maximum differential has been exceeded, players will be required to alter their wagers accordingly until the differential is met.
- 4.3. There shall be two Hands dealt, one of which shall be designated as the Player's Hand and the other as the Banker's Hand:
  - 4.3.1. Four cards shall be dealt from the shoe:
    - 4.3.1.1. The first and third cards dealt representing the first and second card of the Player's Hand and;
    - 4.3.1.2. The second and fourth cards dealt representing the first and second cards of the Banker's Hand.
    - 4.3.1.3. These four cards shall be used to determine the outcomes of the Player Pair and Banker Pair.
- 4.4. Player who has wagers placed on either Player's Hand or Banker's Hand can bet on the respective Baccarat Insurance as shown in the Baccarat Insurance Pay Table stipulated in rule 6.4.6, thereby insuring their original wagers. The Dealer will push out the Insurance marker indicating the payout odds of Insurance bets whenever the insurance situation arises.
- 4.5. Following the announcement of the point count of each Hand, the Dealer shall deal a third card to either Hand if so required.
- 4.6. The value of cards shall be as follows:
  - 4.6.1. Any card from ace to nine inclusive shall have its face value;
  - 4.6.2. Any ten, jack, queen or king shall have a value of zero except:
    - 4.6.2.1. For pair wagers where they will have face value.
- 4.7. The point count of a Hand shall be:
  - 4.7.1. Where the total value of the cards in the Hand is between zero and nine, this being;





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4.7.2. When the total value of the cards in the Hand is ten or higher, the left digit of that number is not included.

4.8. If the point count of the Player's Hand or the Banker's Hand after the initial four cards are dealt is 8 or 9, which is called a "natural", no more cards shall be dealt to either Hand.

4.9. If the point count of the Banker's Hand is 0 to 7 inclusive after the initial four cards are dealt, the Player's Hand shall:

4.9.1. Draw or stand in accordance with the requirements of Table One below:

Table One: Player's Hand

*A Player having a point  
count of:*

0-1-2-3-4-5	Draws a card
6-7	Stands
8-9	Has a natural and cannot draw

4.10. When the "Player's Hand" draws, the "Banker's Hand" shall:

4.10.1. Draw or stand in accordance with the requirements of Table Two below:

Table Two: Banker's Hand

Third card drawn to the Player's Hand											
Banker's Hand	No. Card	0	1	2	3	4	5	6	7	8	9
0		D	D	D	D	D	D	D	D	D	D
1		D	D	D	D	D	D	D	D	D	D
2		D	D	D	D	D	D	D	D	D	D
3		D	D	D	D	D	D	D	D	S	D
4		S	S	D	D	D	D	D	D	S	S
5		S	S	S	S	D	D	D	D	S	S
6		S	S	S	S	S	S	D	D	S	S
7		S	S	S	S	S	S	S	S	S	S
8		S	S	S	S	S	S	S	S	S	S
9		S	S	S	S	S	S	S	S	S	S
D = Draw						S = Stand					





4.11. When the Player's Hand stands, the Banker's Hand shall draw a third card if the point count of the Banker's Hand is 0 to 5 inclusive:

4.11.1. Only one additional card may be dealt to either Hand;

4.11.2. The Dealer shall then:

4.11.2.1. Collect any additional cards dealt and place them face upwards on the designated area of the layout;

4.11.2.2. Announce the final point count of each Hand and the result of the Hand.

## 5. PAYOUT ODDS

5.1. Winning wagers on the game of Baccarat will be paid as follows:

5.1.1. The Player's Hand pays 1 to 1;

5.1.2. The Banker's Hand pays 19 to 20 (even money less 5%);

5.1.3. The Banker's Hand having a pair pays 11 to 1;

5.1.4. The Player's Hand having a pair pays 11 to 1;

5.1.5. A Tie pays 8 to 1;

5.1.6. "Lucky 6" wager having 2 cards totaling 6 pays 12 to 1;

5.1.7. "Lucky 6" wager having 3 cards totaling 6 pays 20 to 1.

5.1.8. "Player / Banker Insurance" wager having 2 or 3 cards with respective points totaling shall be paid in accordance with the Baccarat Insurance Pay Table stipulated in rule 6.4.6 below.

5.2. On Non-Commission Baccarat the winning Banker and Player wagers are paid even money with one exception:

5.2.1. When the Banker's Hand wins on a total point count of 6, the winning payout shall be 50% of the original wager.

## 6. DETERMINING THE WINNER

6.1. Winning wagers in any round of play on Baccarat are based on the point value of the Player's Hand compared to the point value of the Banker's Hand:



6.1.1. A wager on the “Player’s” Hand shall:

6.1.1.1. Win if the Player’s Hand has a point count higher than that of the Banker’s Hand;

6.1.1.2. Lose if the Player’s Hand has a point count lower than that of the Banker’s Hand;

6.1.1.3. Stand off or tie, if the point count of the Player’s Hand and the Banker’s Hand are equal.

6.1.2. A wager on the “Banker’s” Hand shall:

6.1.2.1. Win if the Banker’s Hand has a point count higher than that of the Player’s Hand;

6.1.2.2. Lose if the Banker’s Hand has a point count lower than that of the Player’s Hand;

6.1.2.3. Stand off or tie if the point count of the Banker’s Hand and the Player’s Hand are equal.

6.1.3. A wager on the “Tie” shall win if the point count of the Player’s Hand and the Banker’s Hand are equal and shall lose if such point counts are not equal.

6.2. Pairs:

6.2.1. A player may make an additional wager on whether or not the Player or Banker will receive a pair on their initial two cards and will:

6.2.1.1. Win if the two cards dealt to the respective playing area are a pair.  
Two face cards that are not paired do not constitute a pair;

6.2.1.2. Lose if any other cards are dealt.

6.3. Lucky 6:

6.3.1. A player may make an additional wager on the Banker winning with a total of 6 on either two cards or three cards:

6.3.1.1. The player will win on their Lucky 6 wager if the cards on the Banker’s Hand totals six;



6.3.1.2. The player will lose their Lucky 6 wager if the cards on the Banker's Hand do not total six.

6.4. Baccarat Insurance:

6.4.1. The Baccarat Insurance wager odds shall be paid in accordance with the Pay Table stipulated in rule 6.4.6 when the Player's Hand or Banker's Hand loses.

6.4.2. For the avoidance of doubt, in a Tie, all Insurance bets shall be returned with exception of a scenario where the Player Insurance bet is placed on a Player Hand of 9 points and the Banker Hand also draws to 9 points, in which the Player Insurance bet shall be paid in accordance with the Pay Table stipulated in rule 6.4.6.

6.4.3. The total payout on the Insurance bet(s) (where applicable) shall not exceed the original bet placed on the Player Hand or the Banker Hand.

6.4.3.1. In the event that the Insurance bet(s) exceeds the House's permissible betting limit for that particular Insurance odds and loses, House will return such excess amount to the player.

6.4.4. Where a player requests the House to permit them to squeeze the Banker's third card before the Player's card is opened, and the House consents, it shall be deemed that the Banker's Insurance bet or Player's Insurance bet after the Player's third card, is waived for that round. Where a player requests the House to expose the Banker's third card before squeezing the Player's third card and the House consents, it shall be deemed that the Banker's Insurance bet or Player's Insurance bet after the Player's third card, is waived for that round.

6.4.5. The House may have the discretion to allow a player's request that no Baccarat Insurance shall be offered at any gaming table. In such a situation, a notice shall be displayed at such gaming table to inform all players that no Baccarat Insurance shall be offered and all subsequent players to the game must accept that no Baccarat Insurance shall be offered.

6.4.6. Baccarat Insurance Pay Table:



Baccarat Insurance Pay Table		
Banker Insurance (After 4 cards exposed)		
Banker Point is	Player Point is	Odds (when Banker's hand loses)
4	0-3	1.5 to 1
5	0-4	2 to 1
6	0-5	3 to 1
7	0-5	4 to 1
Banker Insurance (After Player's 3 <sup>rd</sup> card exposed)		
Banker Point is	Player Point is	Odds (when Banker's hand loses)
1	1	6 to 1
2-6	1	7 to 1
3-6	2	4 to 1
4	3	1.5 to 1
5	4	2 to 1
Player Insurance (After 4 cards exposed)		
Player Point is	Banker Point is	Odds (when Player's hand loses)
5	4	2 to 1
6	0-5	3 to 1
7	0-5	4 to 1
Player Insurance (After Player's 3 <sup>rd</sup> card exposed)		
Player Point is	Banker Point is	Odds (when Player's hand loses)
5	0-4	2 to 1
6	0-5	3 to 1
7	0-6	4 to 1
8	0-6	7 to 1
9*	0-6	9 to 1
* Where a Player Insurance Bet is placed on the Player at 9 points (after 3 <sup>rd</sup> card rule) and the Banker subsequently obtains 9 points (after 3 <sup>rd</sup> card rule), resulting in a Tie		

## 7. IRREGULARITIES

- 7.1. When a Hand cannot be reconstructed, following a misdeal the Hand shall be void.
- 7.2. If a card is found face upwards in the shoe after the first card of a Hand has been dealt, the card shall be played as if it were found face downwards and the game will continue.
- 7.3. If a card that would have been the first card of the next Hand has been disclosed or is found face upwards in the shoe, that card shall become the first card of a Free Hand.
- 7.4. A third card dealt to the Player's Hand when no third card is authorized by these rules shall become the third card of the Banker's Hand if the Banker's Hand is required to draw in accordance with the table of play. If in such circumstances,



the Banker's Hand is required to stand, the card dealt in error shall become the first card of the next Hand and it shall be dealt as a Free Hand.

- 7.5. A third card dealt to the Banker's Hand and exposed when no third card is authorized by these rules, shall become the first card of the Player's Hand of the next Hand and will be dealt as a Free Hand.
- 7.6. In a Free Hand, all wagers must be removed from the table. The first card to the Player's Hand will be the first card drawn in error and the second (if any) the first card to the Banker's Hand and so on until the Hand is complete:
  - 7.6.1. If the Free Hand was announced as the last Hand of the shoe, that will be the final game of the shoe.
- 7.7. If an incorrect distribution or delivery of cards has occurred, it shall be corrected and play continue except:
  - 7.7.1. A Shift Manager or above, may, at their discretion, allow a player or players to retract their wagers and:
    - 7.7.1.1. If no cards have been squeezed by the player or no cards have been exposed, a Shift Manager or above, at their discretion, may allow the player/s to retract their wagers and offer a Free Hand or reconstruct the cards and continue the game.
    - 7.7.1.2. If confirmed, one or more cards has been exposed (either exposed by Dealer or squeezed by player), a Shift Manager or above may at their discretion, allow players to retract their wagers or remain in the game. If all players retract their wagers, the Hand will be void and the shoe replaced.
- 7.8. If there are found to be insufficient cards in the shoe to complete a Hand that Hand shall be void.
- 7.9. In the event that the Dealer fails to burn the cards:
  - 7.9.1. If no cards have been viewed or exposed, the cards will be retrieved and the burn will take place in accordance with procedures;
  - 7.9.2. If it is the first Hand and a card has been viewed or exposed on the Hand in play it will continue to a conclusion:



- 7.9.2.1. After the Hand has been concluded the players will be offered the options of continuing the shoe or having the cards replaced/reshuffled.
- 7.9.3. If the failure to burn cards has progressed past the first Hand the shoe will be completed in its entirety.
- 7.10. Where a player handling the cards is not present to open the Hand or to receive additional cards, the cards will be opened by the Dealer.
- 7.11. When the Dealer fails to deliver cards to a player to squeeze and the cards are opened by the Dealer, the game shall continue.
- 7.12. If the Dealer calls the incorrect result, the actual result will stand.
- 7.13. If a foreign card is found in the course of the game:
  - 7.13.1. The current round of play shall be void; and
  - 7.13.2. All results of the previous games will stand.
- 7.14. All business decisions beyond the game irregularities are subject to the Assistant Director of Table Games or above's decision.
- 7.15. Should a player fail to place a Baccarat Insurance wager when it was offered by the Dealer, the player shall be deemed to have forgone their opportunity to place a Baccarat Insurance wager for that round of play.
- 7.16. In the event the Dealer fails to offer Baccarat Insurance after the initial deal and/or game outcome has not yet been established, the Shift Manager or above may at their discretion, allow the player to place the insurance wager in accordance with the Baccarat Insurance Pay Table.

## **8. HANDLING OF DISPUTES**

- 8.1. Any dispute that occurs and cannot be resolved by the D/I or Pit Supervisor will be escalated to the Pit Manager.
- 8.2. The Pit Manager will gather all relevant information relating to the dispute and inform Surveillance.
- 8.3. Whenever possible give the player a timeframe for trying to settle the dispute.
- 8.4. Resolution of the dispute shall be made with respect to the following:



- 8.4.1. The approved game rules;
  - 8.4.2. The approved information published by the Casino;
  - 8.4.3. The approved standard operating procedures;
  - 8.4.4. The approved internal control standards;
  - 8.4.5. Accounts of the incident obtained from both parties;
  - 8.4.6. Evidence obtained from Surveillance;
  - 8.4.7. Any other forms of evidence that may be obtained;
  - 8.4.8. Relevant provisions of applicable Vietnam Laws.
- 8.5. When the player does not agree with the decision of the dispute, they shall be made aware of their rights to file a formal complaint with the Casino's senior management.
- 8.6. The player shall be guided and receive assistance when filing their formal complaint.
- 9. EXECUTION PROVISION**
- 9.1. This Baccarat Game Rules supersedes in its entirety any existing Baccarat Game Rules of the casino as of the issuance date of this Baccarat Game Rules, as below written.

*Quang Nam, on the 14<sup>th</sup> date of March 2024*

**HOI AN SOUTH DEVELOPMENT LTD**

**DIRECTOR**

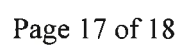
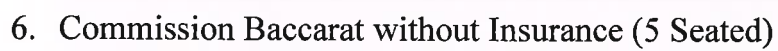


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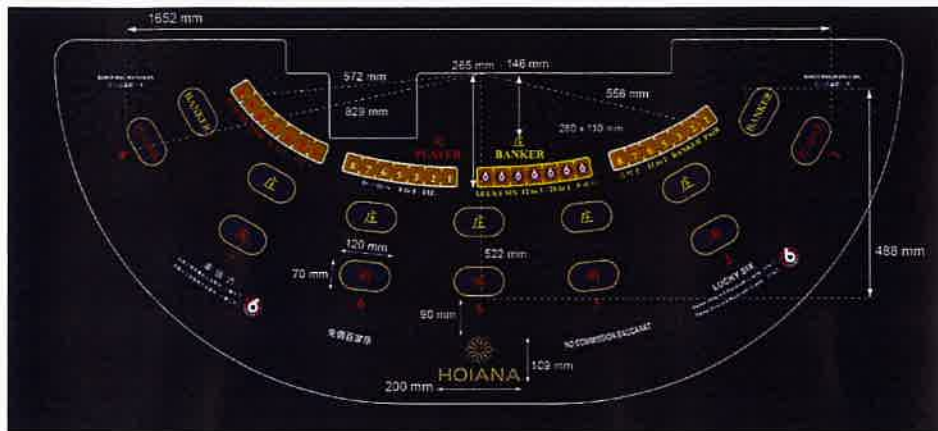




Technical drawing of the casino table layout for 'HOIANA'. The table is semi-circular with a width of 1682 mm and a depth of 518 mm. The layout includes a central 'BANKER' area with a '280 x 110 mm' rectangle. The table is divided into sections for 'UNLUCKY' and 'LUCKY' bets, with various betting areas and dimensions labeled. The 'HOIANA' logo is at the bottom center, with a '200 mm' dimension. The drawing is labeled 'a' and 'b'.



7. Non-Commission Baccarat without Insurance (7 Seated)



8. Non-Commission Baccarat without Insurance (5 Seated)

