



**HOI AN SOUTH
DEVELOPMENT LTD**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 01/01.02.2025

DRAGON TIGER BACCARAT GAME RULES

TABLE OF CONTENTS

1. Name of the Game	2
2. Description and Definitions	2
3. Table Layout and Equipment	4
4. How to Play.....	6
5. Payout Odds.....	9
6. Determining the winner	10
7. Irregularities.....	12
8. Handling of Disputes.....	15



1. NAME OF THE GAME

Name of the Game: Dragon Tiger Baccarat

2. DESCRIPTION AND DEFINITIONS

2.1. Description

2.1.1. The game Dragon Tiger 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 “Banker Pair” wagers;
- 2.1.2.5. An area for the placement of “Player Pair” wagers;
- 2.1.2.6. An area for the placement of “Small Dragon” wagers;
- 2.1.2.7. An area for the placement of “Big Dragon” wagers;
- 2.1.2.8. An area for the placement of “Small Tiger” wagers;
- 2.1.2.9. An area for the placement of “Big Tiger” wagers; and
- 2.1.2.10. An area for the placement of “Dragon Tiger” wagers.

2.2. Definitions

In these rules, unless the contrary intention appears:

- 2.2.1. “**Baccarat**” means a point count equal to zero.
- 2.2.2. “**Burn**” means a process of removing a card(s) prior to commencing the first round of play of a shoe and placing it in the discard holder.
- 2.2.3. “**Big Dragon**” means a wager that is placed by a player that wins if the Player hand wins on 7 points with three cards and loses if any other outcome.
- 2.2.4. “**Big Tiger**” means a wager that is placed by a player that wins if the Banker wins on 6 points with three cards and loses if any other outcome.



HOIANA

- 2.2.5. “**Commission**” means the amount collected or deducted by the Dealer from any winning wager on the Banker’s Hand.
- 2.2.6. “**Commission Dragon Tiger Baccarat**” refers to a version of Baccarat where all the winning Bets on Banker will be deducted 5% commission.
- 2.2.7. “**Dragon Tiger**” means a wager that is placed by a player that wins if the Player hand wins on 7 points over Banker hand 6 points and loses if any other outcome
- 2.2.8. “**Free Hand**” means a round of play with no wagers being placed.
- 2.2.9. “**Hand**” means the cards that have been dealt to the Player or Banker.
- 2.2.10. “**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.
- 2.2.11. “**Natural**” means a point count of eight or nine for either the Player’s Hand or the Banker’s Hand on the initial deal.
- 2.2.12. “**Non-Commission Dragon Tiger Baccarat**” refers to a version of Baccarat where the winning Bets on the Banker shall be paid at odd of 1 to 1 except when the Banker wins on 6 points, the Bets on Banker will be paid 50% of the winning amount.
- 2.2.13. “**Player Pair**” or “**Banker Pair**” means a wager that is placed by a player that wins if they correctly wager on either the Banker or Player receiving a pair on their initial two cards.
- 2.2.14. “**Point total**” means the total value of cards in a Hand.
- 2.2.15. “**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.
- 2.2.16. “**Small Dragon**” means a wager that is placed by a player that wins if the Player hand wins on 7 points with two cards and loses if any other outcome.
- 2.2.17. “**Small Tiger**” means a wager that is placed by a player that wins if the Banker wins on 6 points with two cards and loses if any other outcome.



HOIANA

- 2.2.18. “**Subsequent deal**” means that additional cards have been drawn after the initial deal.
- 2.2.19. “**Stand-off**” means a wager that shall neither win nor lose.
- 2.2.20. “**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.
- 2.2.21. “**Tie**” means that both the Player’s Hand and the Banker’s Hand have the same point count in total at the end of a hand.
- 2.2.22. “**Void**” means invalid with no result.

3. TABLE LAYOUT AND EQUIPMENT

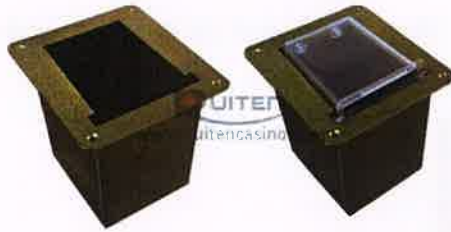
- 3.1. The layout cloth covering the table shall be described in the enclosed Appendix A.
- 3.2. Equipment used in the game of Dragon Tiger Baccarat shall be:
- 3.2.1. Super Angel Eye Shoe means a device from which cards are dealt has a light system indicating the result of the round of play:



- 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:

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:



* 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. The Player may start placing a Bet when the Dealer announces, “Place Your Bets, please”.
- 4.2. 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.
- 4.3. Total amount of wagers must not exceed the maximum table differential limit as stated on the table limit sign:
 - 4.3.1. When the maximum table differential has been exceeded, players will be required to alter their wagers accordingly until the differential is met.



HOIANA

- 4.4. It shall be the responsibility of the Player to place Bet within the permissible minimum and maximum limits as displayed at the table.
- 4.5. A Player may choose to place a Bet on any one or more of the following bet types:
- Banker
 - Player
 - Tie
 - Banker Pair
 - Player Pair
 - Small Dragon
 - Big Dragon
 - Small Tiger
 - Big Tiger
 - Dragon Tiger
- 4.5.1. The Player may place Bet on the Player Pair and/or Banker Pair and/or Tie and/or Small Dragon and/or Big Dragon and/or Small Tiger and/or Big Tiger and/or Dragon Tiger without having to place a Bet on Banker Hand or Player Hand.
- 4.6. No more Bets shall be placed after the Dealer announces, “No More Bet, please”.
- 4.7. The seated Player with the highest Bet on the table may, on the specific tables where the cards are dealt face down, request to squeeze the cards before such cards are dealt from the Card Shoe for the round of play.
- 4.8. A Pit Manager or above may, at his discretion, restrict the Player from squeezing the cards for the round of play.
- 4.9. 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:
- 4.9.1. Four cards shall be dealt from the shoe:



HOIANA

4.9.1.1. The first and third cards dealt representing the first and second card of the Player’s Hand; and

4.9.1.2. The second and fourth card dealt representing the first and second cards of the Banker’s Hand.

4.9.1.3. These four cards shall be used to determine the outcomes of the Player Pair and Banker Pair.

4.10. Following the announcement of the point count of each Hand, the Dealer shall deal a third card to either Hand if so required.

4.11. The value of cards shall be as follows:

4.11.1. Any card from Ace to Nine inclusive shall have its face value.

4.11.2. Any Ten, Jack, Queen or King shall have a value of zero except:

4.11.2.1. For pair wagers where they will have face value.

4.12. The point count of a Hand shall be:

4.12.1. Where the total value of the cards in the Hand is between zero and nine, this being.

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

4.13. 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.

4.14. 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 draw or stand in accordance with the requirements of Table One below:

RULES FOR DRAWING THE THIRD CARD FOR PLAYER'S HAND	
Player’s first two cards total points	Player’s hand
0-1-2-3-4-5	Draw a third card
6-7	Stands
8 or 9	Natural Point- No more cards drawn

Table One: Player’s Hand



HOIANA

4.15. When the “Player’s Hand” draws, the “Banker’s Hand” shall draw or stand in accordance with the requirements of Table Two below:

RULES FOR DRAWING THE THIRD CARD FOR BANKER'S HAND		
Banker's first two cards total points	Banker draws if Player's third card is:	Banker stands if Player's third card is:
0-1-2	Any Card	Draw a third card
3	1 – 2 – 3 – 4 – 5 – 6 – 7 – 9 – 10	8
4	2 – 3 – 4 – 5 – 6 – 7	1 – 8 – 9 – 10
5	4 – 5 – 6 – 7	1 – 2 – 3 – 8 – 9 – 10
6	6 – 7	1 – 2 – 3 – 4 – 5 – 8 – 9 – 10
7	Stands	
8 or 9	Natural Point - No more cards drawn	

Table Two: Banker’s Hand

4.16. 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.

4.17. The Dealer shall then 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 Dragon Tiger Baccarat will be paid in accordance with Pay Table below:

5.1.1. For Commission Dragon Tiger Baccarat version

Commission Dragon Tiger Baccarat	
Winning Wager	Payout Odds
Banker	0.95 to 1
Player	1 to 1

5.1.2. For Non-Commission Dragon Tiger Baccarat version

Non-Commission Dragon Tiger Baccarat	
Winning Wager	Payout Odds
Banker (wins on 6 points)	1 to 2
Banker (wins on other points)	1 to 1
Player wins	1 to 1

5.1.3. Dragon Tiger Baccarat Side Bets Pay Table



HOIANA

Dragon Tiger Baccarat Side Bets	
Winning Wager	Payout Odds
Tie	8 to 1
Banker Pair	11 to 1
Player Pair	11 to 1
Big Dragon (Player wins on 7 points with 3 cards)	30 to 1
Small Dragon (Player wins on 7 points with 2 cards)	15 to 1
Big Tiger (Banker wins on 6 points with 3 cards)	50 to 1
Small Tiger (Banker wins on 6 points with 2 cards)	22 to 1
Dragon Tiger- Player wins on 7 over Banker 6 points	
- Total 6 cards	100 to 1
- Total 5 cards	40 to 1
- Total 4 cards	30 to 1

6. DETERMINING THE WINNER

6.1. The winning outcome of the Dragon Tiger Baccarat game shall be determined based on the hand with the higher point total.

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.



HOIANA

- 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 either 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. Small Dragon:
- 6.3.1. A player may make an additional wager on Small Dragon, i.e. Player winning on 7 points with two cards.
- 6.3.1.1. The player will win on Small Dragon wager if Player hand wins on 7 points with two cards and lose if any other outcomes.
- 6.4. Big Dragon:
- 6.4.1. A player may make an additional wager on Big Dragon, i.e. Player winning on 7 points with three cards.
- 6.4.1.1. The player will win on Big Dragon wager if Player hand wins on 7 points with three cards and lose if any other outcomes.
- 6.5. Small Tiger:
- 6.5.1. A player may make an additional wager on the Small Tiger i.e. Banker winning with a total of 6 points on two cards.
- 6.5.1.1. The player will win on Small Tiger wager if Banker wins on 6 points with two cards and lose if any other outcomes.
- 6.6. Big Tiger:
- 6.6.1. A player may make an additional wager on the Big Tiger i.e. Banker winning with a total of 6 points on three cards.
- 6.6.1.1. The player will win on Big Tiger wager if Banker wins on 6 points with three cards and lose if any other outcomes.



6.7. Dragon Tiger:

6.7.1. A player may make an additional wager on the Dragon Tiger, i.e. Player winning on 7 points over Banker 6 points.

6.7.1.1. The player will win on Dragon Tiger wager if the Player hand wins on 7 points over Banker hand 6 points and lose if any other outcomes.

7. IRREGULARITIES

7.1. If in the course of a round of play, it is discovered that there are extra or missing card(s) and/or foreign card(s) which do not belong to the decks of cards in use or if unshuffled cards are used:

7.1.1. The current round of play shall be void; and

7.1.2. All outcomes of the previous round of play shall stand

7.2. If there are insufficient cards in the card shoe to complete a round of play, the round of play shall be void.

7.3. When a Hand cannot be reconstructed, following a misdeal the Hand shall be void.

7.4. If a card is found face upwards in the card 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.

7.5. 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.

7.6. 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.

7.7. 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.



- 7.8. In a Free Hand, all wagers must be removed from the betting areas. The first card to the Player's Hand will be the first card drawn in error and the second (if any) will be the first card to the Banker's Hand and so on until the Hand is complete:
- 7.8.1. If the Free Hand was announced as the last Hand of the shoe, that will be the final game of the shoe.
- 7.9. If cards are dealt in an incorrect order, this shall be corrected by reconstruction of the cards and the round of play shall continue. The Shift Manager or above may at their discretion, allow the player(s) to withdraw their wagers before the reconstruction of cards takes place.
- 7.10. If an incorrect delivery of cards to the player to squeeze has occurred (cards are passed to incorrect player or wrong set of cards are passed to the player), it shall be corrected and the round of play shall continue.
- 7.10.1. If the game outcome has been established, the Shift Manager or above, at their discretion, may allow the player(s) to withdraw their wagers and offer a Free Hand.
- 7.10.2. If no game outcome has been established, the Shift Manager or above may at their discretion, allow player(s) to withdraw their wagers or remain in the game. If all players withdraw their wagers, the Hand will be void and the shoe replaced.
- 7.11. In the event that the Dealer fails to burn the cards:
- 7.11.1. If no cards have been viewed or exposed, the cards will be retrieved and the burn will take place in accordance with procedures;
- 7.11.2. 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:
- 7.11.2.1. After the Hand has been concluded, the players will be offered the options of continuing the shoe or having the cards replaced/ reshuffled.
- 7.11.3. If the failure to burn cards has progressed past the first Hand, the shoe will be completed in its entirety.
- 7.12. In the event that two or more cards are simultaneously drawn from the card shoe and the order of cards can be determined, the cards shall be reconstructed, and the game shall continue. The Shift Manager or above may, at his discretion,



allow the player(s) to withdraw their wager before the reconstruction of cards takes place.

7.13. If two or more cards are simultaneously drawn from the card shoe and it is not possible to ascertain the drawn order, the Pit Manager or above shall determine the order of the cards and each Player shall be given the option to:

7.13.1. Withdraw their wagers; or

7.13.2. Continue the hand that cards order is determined by the Pit Manager or above, to a conclusion.

7.14. 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.

7.15. When the Dealer fails to deliver cards to a player to squeeze and the cards are opened by the Dealer, the game shall continue.

7.16. If the Dealer calls the incorrect result, the actual result on the table will stand.

7.17. Once the game outcome has been determined, winning wagers that are below the table minimum shall be paid one time only and losing wager shall be collected one time only. All future wagers irrespective of outcome by same Player that are below the minimum shall be returned.

7.18. Any winning wagers that are over the table maximum shall be paid up to the allowed maximum only. Losing wagers that are over the table maximum shall be collected up to the maximum only, the excess amount will be returned to the Player.

7.19. If the total wagers placed on any betting boxes that exceed the maximum table differential limit, the winning wagers or losing wagers shall be paid or collected on a pro rata basis based on the maximum table differential limit.

7.19.1. In the event that any player has, in a betting box that has exceeded the maximum table differential limit, placed a wager that is under the table minimum limit, the foregoing pro rata settlement shall not be applied, that wager shall be paid and taken accordingly.

7.20. If an irregularity occurs that is not covered by these rules, it shall be referred for the decision of the Assistant Director or above of Gaming Operations.



8. HANDLING OF DISPUTES

- 8.1. Any dispute that occurs and cannot be resolved by the Dealer Inspector or Pit Supervisor will be escalated to the Pit Manager.
- 8.2. The Pit Manager or above 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 right 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.

Quang Nam, on the 01st date of February 2025

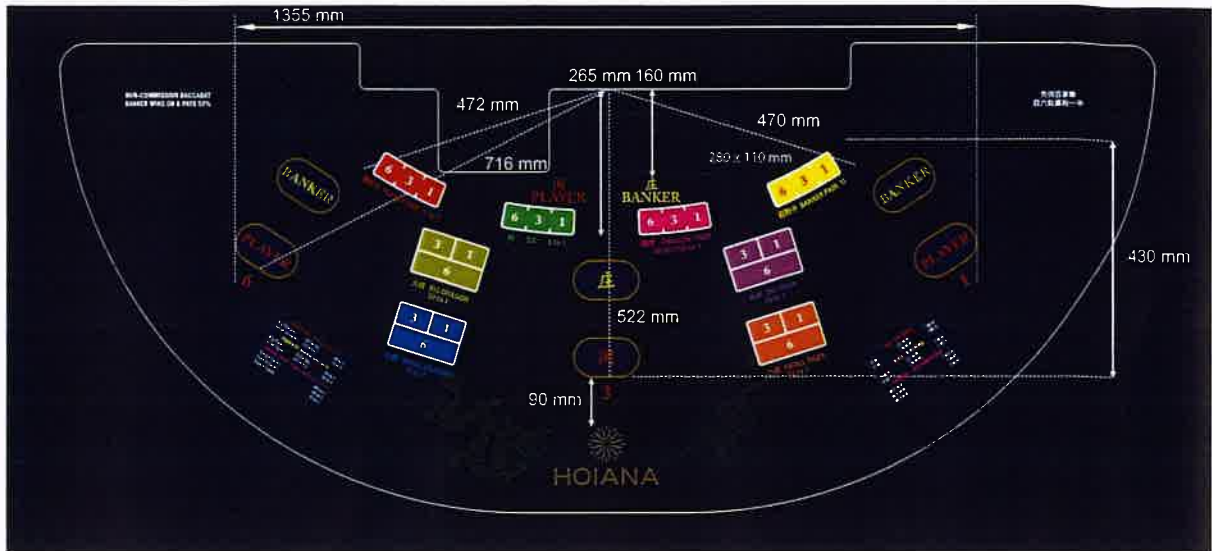
HOI AN SOUTH DEVELOPMENT LTD

GAVIN MICHAEL GRIMA
SENIOR VICE PRESIDENT, GAMING OPERATIONS

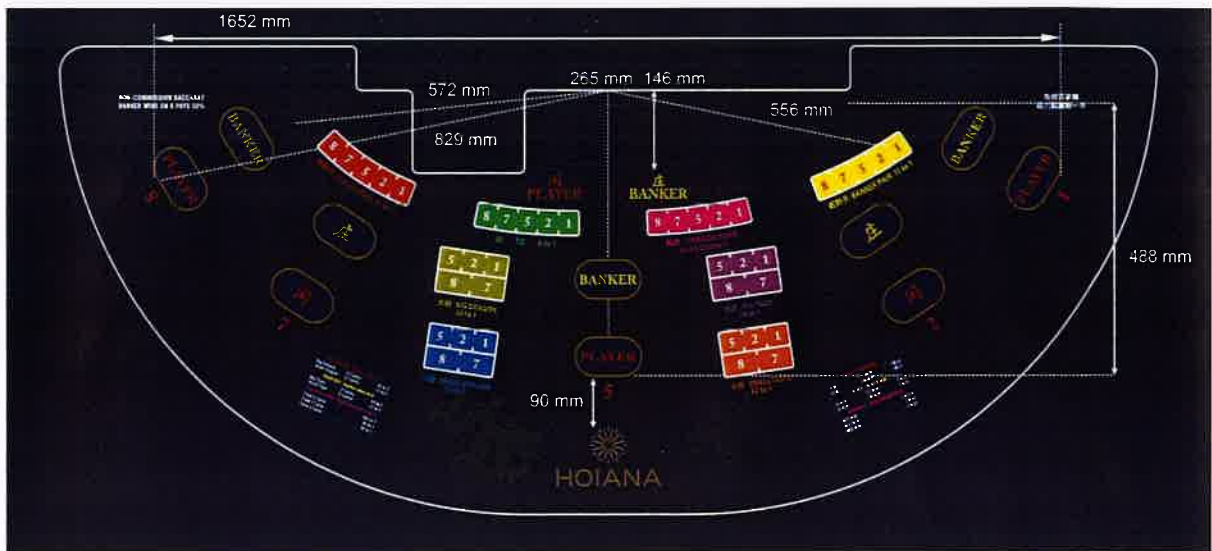

HOIANA
APPENDIX A

TABLE LAYOUT

1. Non-Commission Dragon Tiger Baccarat (3 Players)

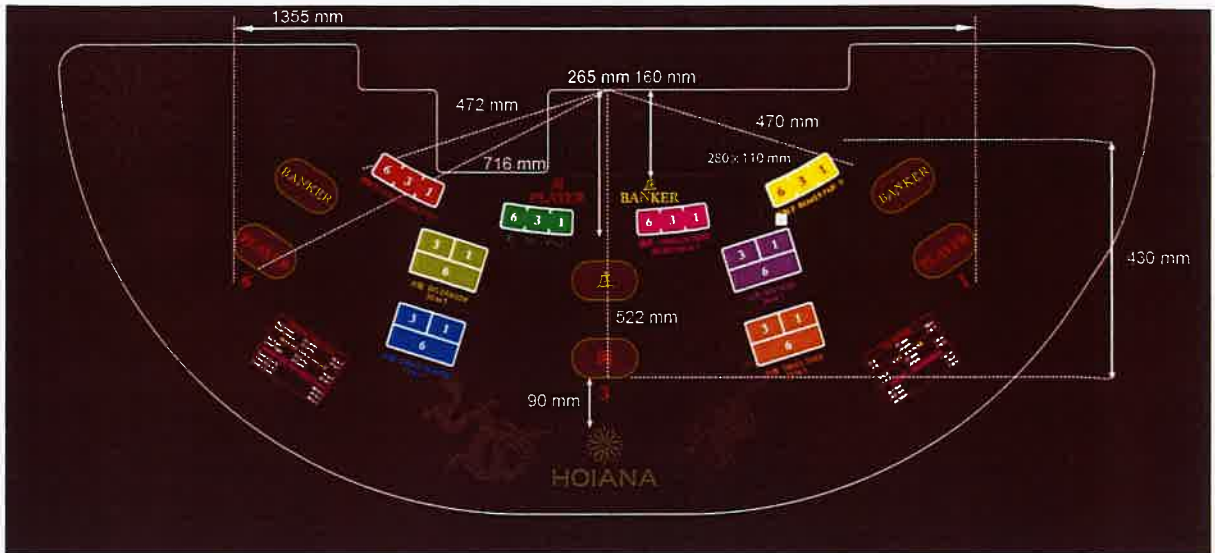


2. Non-Commission Dragon Tiger Baccarat (5 Players)



3. Commission Dragon Tiger Baccarat (3 Players)

HOIANA



4. Commission Dragon Tiger Baccarat (5 Players)



