

CASINO ACT 1997
ORDER OF THE LIQUOR AND GAMBLING COMMISSIONER

Application No: 11673

Licence No: 53000017

Premises: SKYCITY ADELAIDE
North Terrace
ADELAIDE 5000

Licensee: Sky City Adelaide Pty Ltd

Effective Date: 9 October 2020

APPLICATION FOR THE RULES OF AN AUTHORISED GAME

This is an application by **SKYCITY Adelaide Pty Ltd**, the holder of the casino licence, for the approval of rules of an authorised game.

In accordance with Section 38(1)(a) of the Casino Act 1997, I approve the rules listed hereunder —

- **RULES FOR BACCARAT WITH ANY PAIRS, LUCKY 6, TIGER BACCARAT, INSURANCE, SUPER 6 AND DRAGON BONUS WAGER**

The set of rules, which were supplied by **SKYCITY Adelaide Pty Ltd**, have been endorsed with the seal of the Liquor and Gambling Commissioner and are enclosed.

This approval is subject to the following—

1. A copy of these rules must be made available to customers in the casino for their perusal or for purchase.
2. The master copy of the rules as held by the Office of the Liquor and Gambling Commissioner shall prevail in the event of any discrepancy concerning the application of said rules.
3. All persons connected with the operation of this game must be provided with appropriate instruction, procedures and information required for the correct operation of this game.



(CM)

Bradley Simpson
Manager Gambling, Associations and Charities
Delegate of the
Liquor and Gambling Commissioner
Date of Order: 9 October 2020



SKY CITY ADELAIDE

RULES FOR

BACCARAT

With

ANY PAIRS

LUCKY 6

TIGER BACCARAT

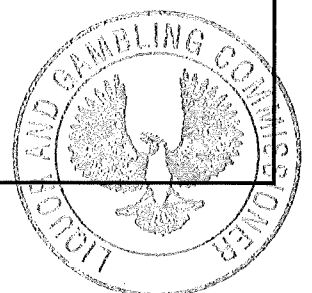
INSURANCE

SUPER 6

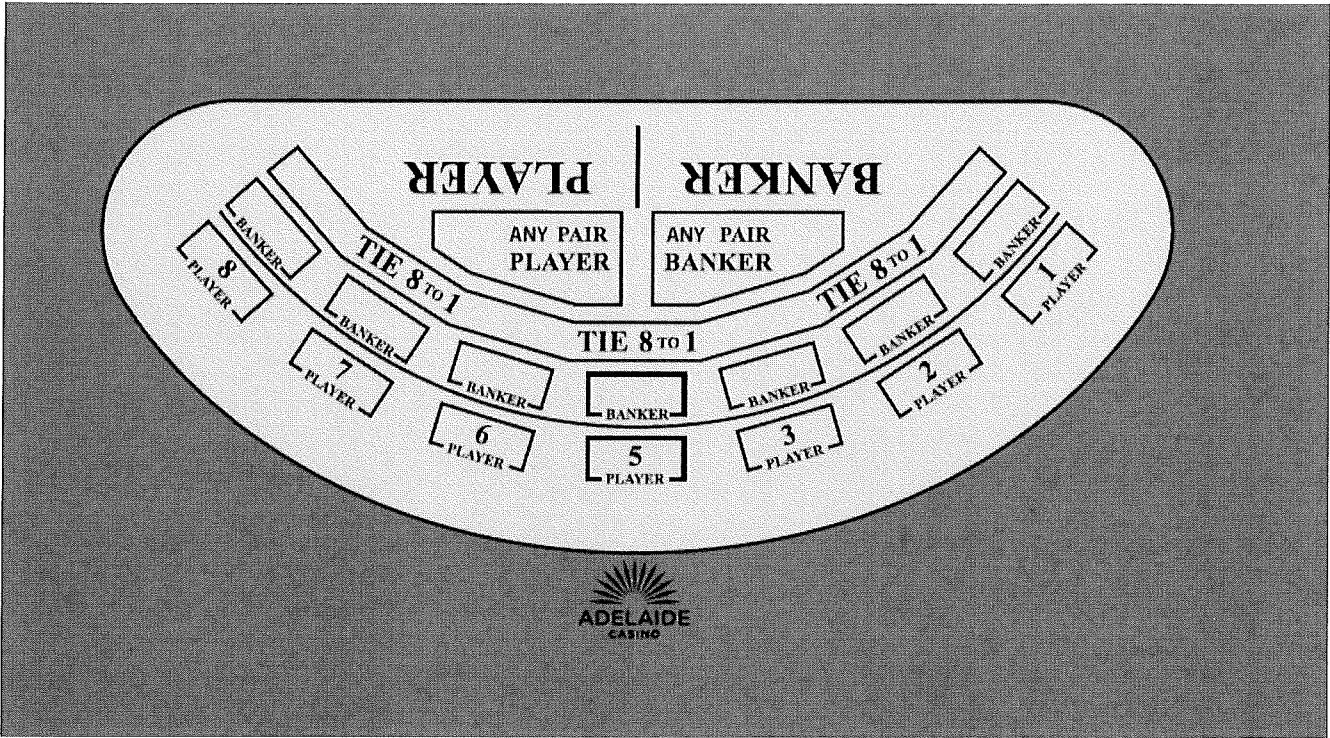
And

DRAGON BONUS WAGER

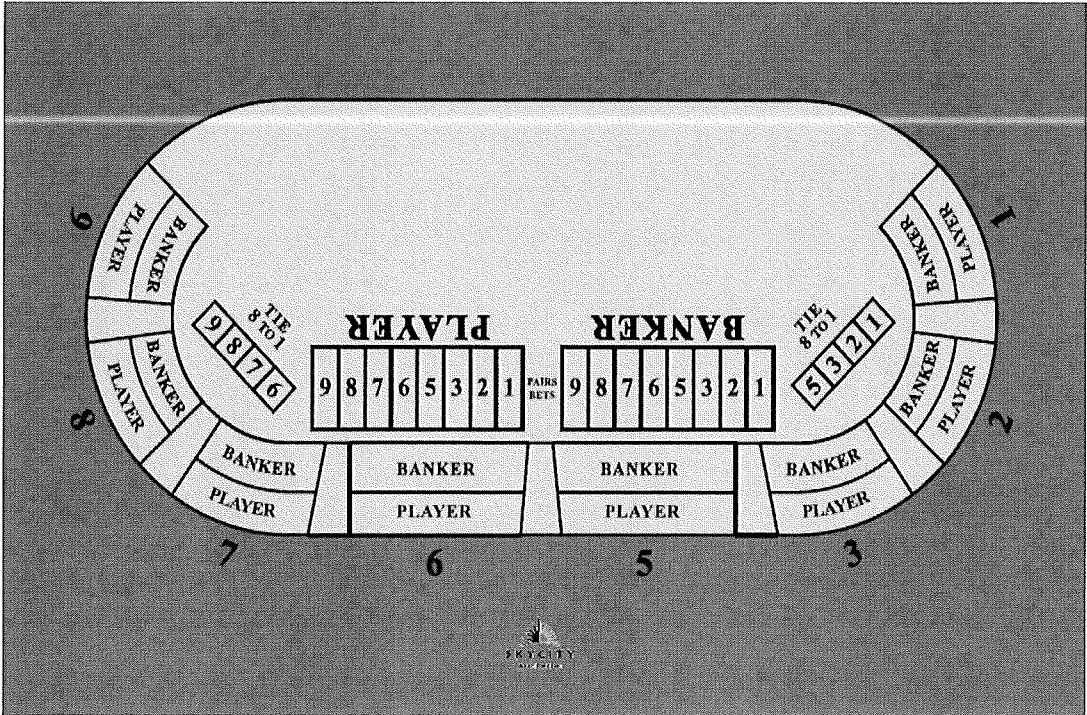
Updated August 2020



BACCARAT LAYOUT (MINI)

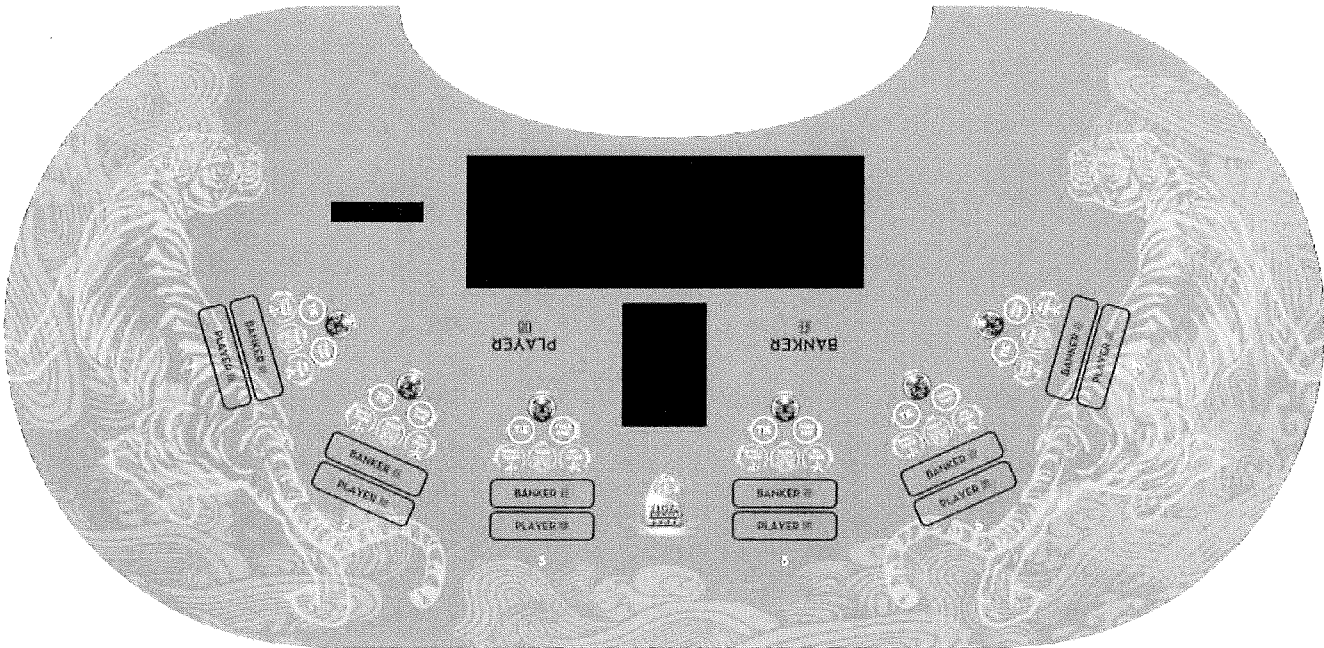


BACCARAT LAYOUT (MIDI)

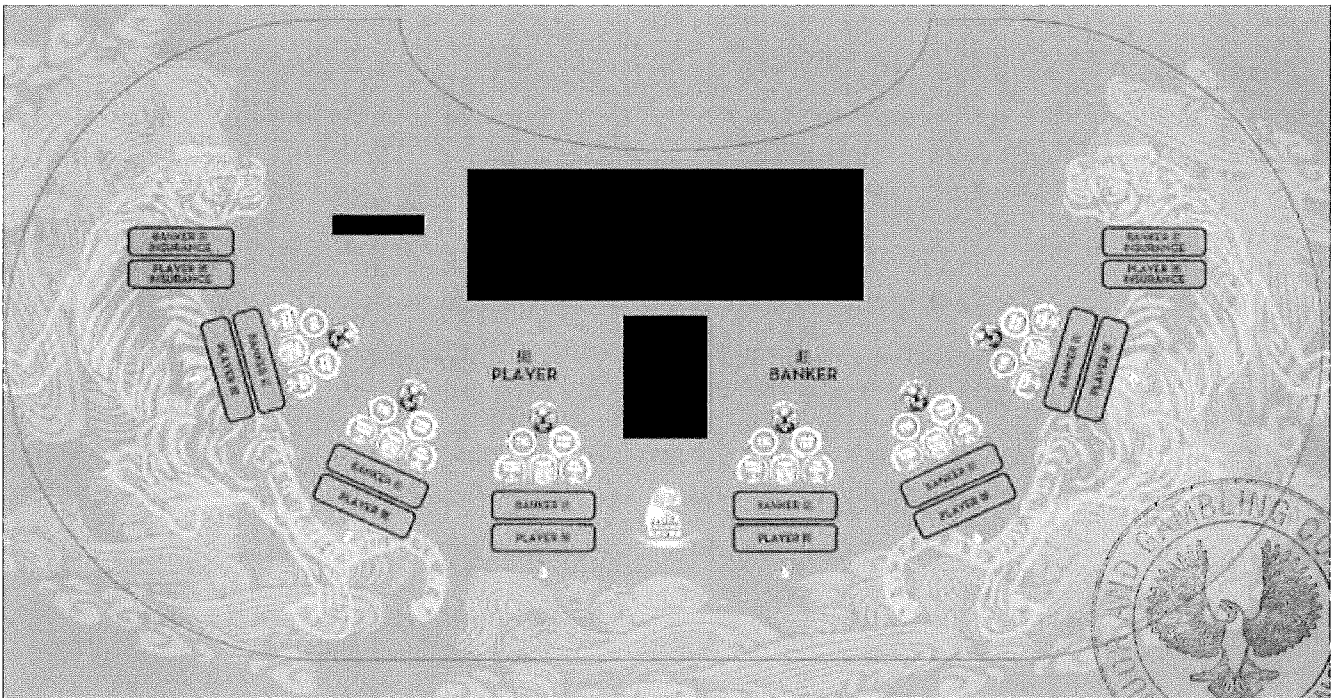


BACCARAT LAYOUT (MIDI) WITH LUCKY 6

TIGER BACCARAT LAYOUT



TIGER BACCARAT WITH INSURANCE



1. THE TABLE

Baccarat shall be played on a table similar in shape and layout to that shown in the diagrams attached to these Rules. The Table shall be designated by table plaques as Mini, Midi, or Baccarat.

The table shall have numbered spaces for seated players. These spaces shall be marked with the inscriptions; "PLAYER, BANKER, ANY PAIR (BANKER), ANY PAIR (PLAYER) AND TIE BETS".

2. THE CARDS

- (a) Baccarat shall be played with 4 to 8 decks of cards (without jokers), and one cutting card.
- (b) The "Value" of the cards in each deck shall be as follows:
 - (i) Any card from 2 to 9 shall have its face value;
 - (ii) Any Ten, Jack, Queen or King shall have a value of zero;
 - (iii) Any Ace shall have a value of one.
- (c) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totalling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number shall be disregarded having no value and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:
 - (i) A hand comprising of an Ace, a 2 and a 4 has a Point Count of 7;
 - (ii) A hand comprising of an Ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

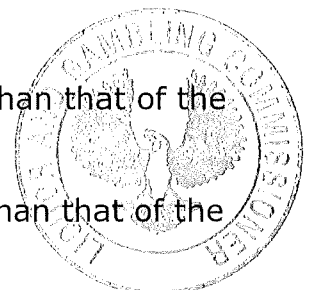
3. WAGERS

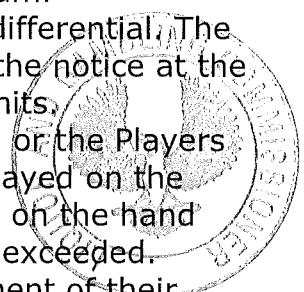
- (a) All wagers on Baccarat shall be made by placing gaming chips on the appropriate areas of the Baccarat lay-out.

A maximum of three players may wager on any one box.

- (b) No cash wagers shall be accepted.
- (c) A wager on the "Banker's Hand" shall:

- (i) Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
- (ii) Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";



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- (iii) Neither win nor lose if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal except where Schedule C is in use in which case all Banker and Player wagers will lose.
 - (d) A wager on the "Player's Hand" shall:
 - (i) Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";
 - (ii) Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand";
 - (iii) Neither win nor lose if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal except where Schedule C is in use in which case all Banker and Player wagers will lose.
 - (e) A wager on a "Tie Bet" shall:
 - (i) Win if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal;
 - (ii) Lose if such Point Counts are not equal.
 - (f) With the exception of a game using Schedule C, after a tie, all wagers may be removed or altered.
 - (g) An Any Pair (Banker) wager shall:
 - (i) Win, if the first two cards dealt to the Banker are a "Any Pair";
 - (ii) Lose, if the first two cards dealt to the Banker are not a "Any Pair".
 - (h) An Any Pair (Player) wager shall:
 - (i) Win, if the first two cards dealt to the Player are a "Any Pair";
 - (ii) Lose, if the first two cards dealt to the Player are not a "Any Pair".
 - (i) No wager shall be made, increased or withdrawn after the Dealer has announced "No More Bets". "No More Bets" shall be announced prior to the first card being drawn from the shoe. For program play the Dealer will call "No More Bets" after the initial four cards are dealt face down but prior to any cards being passed out to players.
 - (j) After the result of the round is announced, the Dealer responsible for the wagers on the table shall collect all losing wagers, pay all winning wagers and collect any commission owed in accordance with Rule 5.
 - (k)
 - (i) Minimum and maximum wagers permitted per player shall be shown on a notice at the gaming table. Unless stated on this notice, wagers are not required to be made in multiples of the minimum.
 - (ii) The Casino Operator may stipulate a maximum table differential. The amount of any such differential shall be displayed on the notice at the table indicating the minimum and maximum wager limits.
 - (iii) Where the total amount wagered on the Bankers hand or the Players hand is such that the maximum table differential displayed on the notice is exceeded, the dealer may reduce the wagers on the hand pro rata so that the maximum table differential is not exceeded.
 - (iv) Each player shall be responsible for the correct placement of their
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wager or wagers whether or not they are assisted by the dealer.

- (l) All wagers shall be against the House and no side wagers shall be permitted.
- (m) Verbal wagers shall only be accepted when accompanied by chips and the dealer has sufficient time to place them prior to calling "No More Bets".
- (n) The House reserves the right to set special limits for individual Player's at such Player's request, subject to prior notification to the Government Casino Inspectorate.

4. WAGERS – AUTOMATED TERMINAL

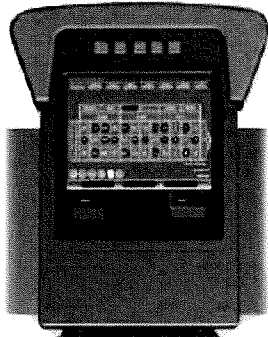


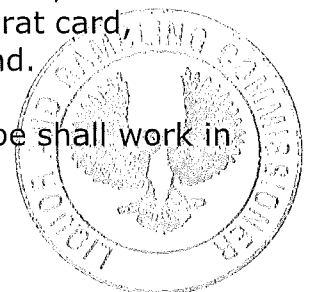
Diagram A
Automated Terminal



Diagram B
Baccarat Screen Layout

This Rule applies to a player using an Automated Terminal to place bets on Baccarat.

- (a) Electronic betting may be offered at a Table Game.
- (b) The Automated terminal must:
 - i. Be of a similar appearance to that shown in Diagram A above; and
 - ii. Display a Baccarat layout similar to that shown in Diagram B above of these Rules.
- (c) The Automated terminal must also display the following information
 - i. The minimum and maximum bets permitted,
 - ii. When a player may place bets,
 - iii. The total number of credits available to the player,
 - iv. The number of credits bet by the player for the current hand,
 - v. The winning Result for the previous outcomes on a Baccarat card,
 - vi. The total number of credits won by the player for the hand.
- (d) The Rules for the operation of each Automated Terminal type shall work in conjunction with these Baccarat Rules.



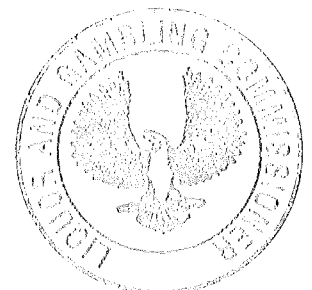
- (e) Where there is an Automated Terminal or system malfunction, the Dealer must ensure that permission is granted by the Acting Pit Manager or Delegate to proceed with the game prior to the commencement of the next hand.

5. **PAY-OUT ODDS AND COMMISSION**

Payouts may be made in accordance with any of the following 3 schedules:

Schedule A

- (a) A winning wager made on the "Player's Hand" shall be paid at odds of 1 to 1.
- (b) A winning wager made on the "Banker's Hand" shall be paid at odds of 1 to 1, less 5% "Commission" on the amount won. The commission shall be collected from a player at the time the winning payment is made.
- (c) A winning "Tie Bet" shall be paid at odds of 8 to 1.
- (d) An Any Pair Player payout shall be paid at odds of 11 to 1.
- (e) An Any Pair Banker payout shall be paid at odds of 11 to 1.
- (f) Winning Lucky 6 Wagers shall be paid in accordance with the following pay scale:
 - For a Banker's hand that wins on two cards totalling six 12 to 1
 - For a Banker's hand that wins on three cards totalling six 20 to 1
- (g) Winning Super 6 payouts shall be paid in accordance with either of the following pay tables:
 - Pay Table 1; For a Bankers hand that wins on a total of 6 with either two or three cards 12 to 1
 - Pay Table 2; For a Bankers hand that wins on a total of 6 with either two or three cards 15 to 1
- (h) Winning Dragon Bonus Wagers shall be paid out at the odds displayed at the table or terminal in accordance with clause 13(f) of these rules.
- (i) Tiger Baccarat "Tiger Pair" wagers shall be paid out in accordance with the following pay scale:
 - "Single Tiger" Pair 4 to 1
 - "Double Tiger" Pair 20 to 1
 - "Twin Tiger" Pair 100 to 1
- (j) Tiger Baccarat "Tiger" wagers shall be paid out in accordance with the following pay scale:
 - "Tiger" when Banker wins with two cards totalling six points 12 to 1
 - "Tiger" when Banker wins with three cards totalling six points 20 to 1
 - "Small Tiger" 22 to 1
 - "Big Tiger" 50 to 1
 - "Tiger Tie" 35 to 1
- (k) Insurance Wagers shall be paid out at the odds displayed at the table in accordance with 15.4 of these rules.



Schedule B

- (a) A winning wager made on the "Player's Hand" shall be paid at odds of 1 to 1.
- (b) A winning wager on the "Banker's Hand" shall be paid at odds of 1 to 1 with the exception of the "Banker's Hand" winning with the total point count of 6, then it shall be paid at odds of 1 to 2.
- (c) A winning "Tie Bet" shall be paid at odds of 8 to 1.
- (d) An Any Pair Player payout shall be paid at odds of 11 to 1.
- (e) An Any Pair Banker payout shall be paid at odds of 11 to 1.
- (f) Winning Lucky 6 Wagers shall be paid in accordance with the following pay scale:

For a Banker's hand that wins on two cards totalling six	12 to 1
For a Banker's hand that wins on three cards totalling six	20 to 1
- (g) Winning Super 6 payouts shall be paid in accordance with either of the following pay tables:

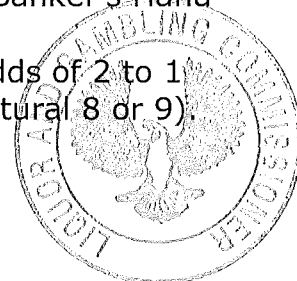
Pay Table 1; For a Bankers hand that wins on a total of 6 with either two or three cards	12 to 1
Pay Table 2; For a Bankers hand that wins on a total of 6 with either two or three cards	15 to 1
- (h) Winning Dragon Bonus Wagers shall be paid out at the odds displayed at the table or terminal in accordance with 13(f) of these rules.
- (i) Tiger Baccarat "Tiger Pair" wagers shall be paid out in accordance with the following pay scale:

"Single Tiger" Pair	4 to 1
"Double Tiger" Pair	20 to 1
"Twin Tiger" Pair	100 to 1
- (j) Tiger Baccarat "Tiger" wagers shall be paid out in accordance with the following pay scale:

"Tiger" when Banker wins with two cards totalling six points	12 to 1
"Tiger" when Banker wins with three cards totalling six points	20 to 1
"Small Tiger"	22 to 1
"Big Tiger"	50 to 1
"Tiger Tie"	35 to 1
- (k) Insurance Wagers shall be paid out at the odds displayed at the table in accordance with 15.4 of these rules.

Schedule C

- (a) With the exception of section (b) a winning wager on the "Player's Hand" shall be paid at odds of 1 to 1.
- (b) A winning wager on the "Player's Hand" shall be paid at odds of 2 to 1 when it wins with a three-card total of 8 or 9 (i.e. not a Natural 8 or 9).
- (c) With the exception of section (d) a winning wager on the "Banker's Hand" shall be paid at odds of 1 to 1.
- (d) A winning wager on the "Banker's Hand" shall be paid at odds of 2 to 1 when it wins with a three-card total of 8 or 9 (i.e. not a Natural 8 or 9).
- (e) A winning "Tie Bet" shall be paid at odds of 8 to 1.
- (f) An Any Pair Player payout shall be paid at odds of 11 to 1.
- (g) An Any Pair Banker payout shall be paid at odds of 11 to 1.

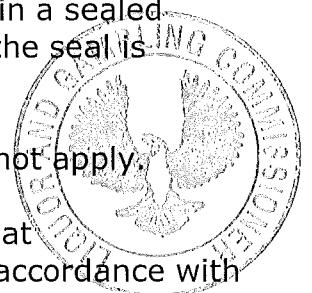


- (h) When there is a "Tie" result all wagers on Banker and Player shall lose.
- (i) Winning Lucky 6 Wagers shall be paid in accordance with the following pay scale:
 For a Banker's hand that wins on two cards totalling six 12 to 1
 For a Banker's hand that wins on three cards totalling six 20 to 1
- (j) Winning Super 6 payouts shall be paid in accordance with either of the following pay tables:
 Pay Table 1; For a Bankers hand that wins on a total of 6 with either two or three cards 12 to 1
 Pay Table 2; For a Bankers hand that wins on a total of 6 with either two or three cards 15 to 1
- (k) Winning Dragon Bonus Wagers shall be paid out at the odds displayed at the table or terminal in accordance with 13(f) of these rules.
- l) Tiger Baccarat "Tiger Pair" wagers shall be paid out in accordance with the following pay scale:
 "Single Tiger" Pair 4 to 1
 "Double Tiger" Pair 20 to 1
 "Twin Tiger" Pair 100 to 1
- (m) Tiger Baccarat "Tiger" wagers shall be paid out in accordance with the following pay scale:
 "Tiger" when Banker wins with two cards totalling six points 12 to 1
 "Tiger" when Banker wins with three cards totalling six points 20 to 1
 "Small Tiger" 22 to 1
 "Big Tiger" 50 to 1
 "Tiger Tie" 35 to 1
- (o) Insurance Wagers shall be paid out at the odds displayed at the table in accordance with 15.4 of these rules.

Signage will be visible at all times on the Baccarat table informing patrons of what payment option is being utilised at that time.

6. OPENING OF TABLE FOR GAMING

- (a) After receiving the 4 to 8 decks of cards at the table, the dealer shall sort and inspect them, after which an Inspector or other Casino Supervisor shall also inspect them.
- (b) After the cards have been visually inspected they shall be turned face down on the table, riffle shuffled once by deck, and stacked forming two equal piles and then mixed thoroughly by a "washing" or a "chemmy shuffle" and restacked.
- (c) Pre-shuffled cards may be used on any table and will come in a sealed container. The seal will be checked prior to opening and if the seal is broken the cards will not be used.
- (d) When Pre-shuffled cards are used Rules 6 (a) and 6 (b) do not apply.
- (e) When Pre-shuffled cards are in use at the table, the cards, at managements discretion, will be either shuffled and cut in accordance with Rules 7 (a) - 7 (i) or cut in accordance with Rules 7 (d) - 7 (e).



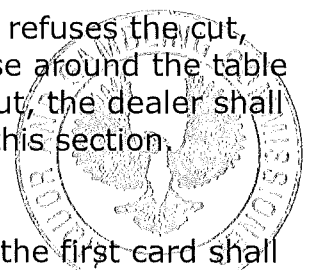
- (f) Should any player specifically request the usual inspection and shuffling of pre-sorted cards, then the procedures outlined in rules 6 (a) and 6 (b) shall be carried out.

7. SHUFFLE AND CUT OF THE CARDS

- (a) The dealer shall shuffle the cards so that they are randomly intermixed:-
- (i) Immediately prior to the start of play.
 - (ii) After each shoe of cards is dealt.
 - (iii) As provided for in rule 6 (f)
 - (iv) As provided for under Rule 7 (i).
 - (v) When all Players leave the table in readiness for when a Player comes to the table.

Where rule 7(a) subsection (v) is invoked a notice shall be displayed at the gaming table advising "These cards are Pre-Shuffled however players have the right to ask for a shuffle". If a shuffle is not required, the cards will be cut in accordance with rules 7 (e) and 7 (f).

- (b) An approved shuffling device may be used to randomly inter-mix the cards prior to use on a table. Once inter-mixed, the cards will be offered for cut, as per sub section (c).
- (c) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him, to the players to be cut..
- (d) The player to cut the cards shall be:
- (i) The player furthest to the left of the dealer if the game is just beginning;
 - (ii) In subsequent shoes the player so nominated by the House.
- (e) The player designated by sub section (d) of this section shall cut the cards by placing the cutting card in the stack at least one deck in from either end.
- (f) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack after which the dealer shall insert the cutting card in a position approximately half a deck in from the rear of the stack. The stack of cards shall then be inserted in the dealing shoe for commencement of play.
- (g) If the player designated in sub section (d) of this section refuses the cut, the cards shall be offered to each player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards as described in sub sections (e) and (f) of this section.
- (h) An additional number of cards equal to the face value of the first card shall be drawn face down and placed in the discard holder. Kings, Queens, and Jacks shall count as tens. Aces count as one.



- (i) Cards may be changed after any round of play if, for any valid reason, they become unfit for further use. If all the cards are replaced under this sub section the new cards shall be checked, reshuffled and cut in accordance with Rules 6 & 7.

8. DEALING PROCEDURES

- (a) All cards used in the game of Baccarat shall be of the same colour and design and shall be dealt from a dealing shoe specifically designed for such purpose.
- (b) The House reserves the right to retain, control of the shoe and deal the cards to the appropriate areas of the layout situated immediately in front of the Dealer.
- (c) The House reserves the right to pass either or both the "Bankers Hand" and the "Players Hand" to the highest wagerer, or their nominees for Program play, in the respective categories. If the highest wagerer refuses then the cards shall be passed on to the next highest wagerer, or their nominees for Program play, in that hand. Where two or more wagerers have the highest wager, cards will be passed to the wagerer, or their nominees for Program play, playing the highest box number. If in the case where only one hand is being passed out and the highest wager is the same on both the "Players Hand" and the "Bankers Hand" the dealer shall pass the hand to the highest wagerer on the "Players Hand" and disclose the "Bankers Hand" themselves. For Program play a player may handle both Player and Banker cards, provided it is one set at a time. A nominee

is a person or persons nominated by a player who may handle a card or cards and/or place wagers on behalf of that player regardless of whether they have placed a wager or not and will be indicated by use of a "Banker" or "Player" puck depending on where they have bet.

- (d) The House reserves the right to offer the shoe to the nearest seated player to the right of the dealer. The first player to accept the shoe shall act as the first banker for the purpose only of dealing the cards and tending the banker's hand. The player's cards shall be controlled by the dealer. The player in possession of the shoe shall maintain a wager on Baccarat as described in Rule 3. When the bankers hand loses in any round, the shoe shall be offered anti-clockwise around the table, starting with the next player seated at a number place. Only players seated at numbered places may take the shoe. A new shoe shall be regarded as a continuation of the previous shoe, so far as transfer is concerned. A player who has accepted the shoe may pass it after any round.
- (e) At the commencement of each round of play and after all wagers have been placed on the table, the dealer shall announce "NO MORE BETS". For program play the Dealer will either call "No More Bets" or expose a "No More Bets" puck after the initial four cards are dealt face down but prior to any cards being passed out to players. The house may at the customer's request or at the commencement of the shoe, deal coups without a wager being placed. For Program play a player or their nominees may handle the cards provide that they are seated. A new dealer shall only take over

when a current dealer finishes dealing his round of play, or under circumstances beyond the House's control.

- (f) There shall be two hands dealt in the game of Baccarat, one of which shall be designated the "Player's Hand" and the other designated the "Banker's Hand".
- (g) The dealer shall deal an initial four cards from the shoe. The first and third cards dealt shall constitute the first and second cards of the "Player's Hand". The second and fourth cards dealt shall constitute the first and second cards of the "Banker's Hand".
- (h) After the initial four cards have been dealt, the dealer calling the game shall announce the Point Count of the exposed hands. When making this announcement the dealer shall first call the Count Total of the "Player's Hand" followed by the Count Total of the "Banker's Hand".

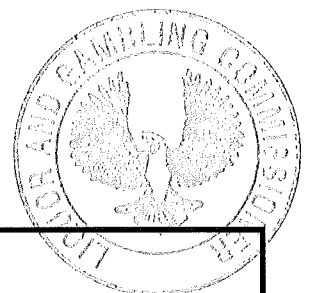
ADDITIONAL CARDS

- (i) Following the announcement of the Point Counts of each hand, the dealer calling the game shall deal further cards as required in accordance with the "Table of Play" under Rule 9.
- (j) No more than one additional card shall be dealt to either hand.
- (k) When the cutting card appears during play, the cutting card will be removed, and the hand completed. Upon completion of that hand, the Dealer calling the game shall announce "Last Hand". At the completion of this hand, no more cards shall be dealt until the reshuffle occurs except as provided for in Rule 8 (I).

9. TABLE OF PLAY

BANKER'S POINT (INITIAL DEAL)	PLAYER'S POINT (INITIAL DEAL)
0, 1 OR 2 – draws	0, 1, 2, 3, 4 or 5 - draws
3, 4, 5 or 6 - refer table of play	6 or 7 - stands
7 – stands	8 or 9 - nor further draw
8 or 9 - no further draw	

PLAYER GIVEN POINT (VALUE OF THIRD CARD)												
		0	1	2	3	4	5	6	7	8	9	No Card
Banker's Point	3	D	D	D	D	D	D	D	D	S	D	D
	4	S	S	D	D	D	D	D	D	S	S	D
	5	S	S	S	S	D	D	D	D	S	S	D
	6	S	S	S	S	S	S	D	D	S	S	S
D = DRAW S = STAND												



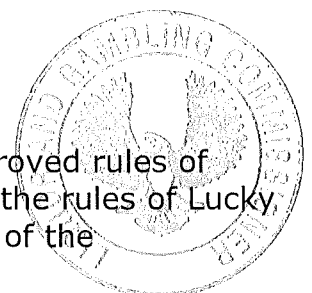
- (a) If the Point Counts of either the "Player's Hand" or the "Banker's Hand, after the initial two cards are dealt to each, is an 8 or 9 (which shall be called a "Natural") no more cards shall be dealt to either hand.
- (b) If the Point Count of the "Player's Hand" or the "Banker's Hand" is not an 8 or 9, further play shall be determined in accordance with the "Table of Play" of this sub section.
- (c) After each hand has received all the cards it is entitled to by these Rules, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Tie Hand".
- (d) At this point the Dealer shall remove all losing bets and then pay all winning bets.
- (e) The Table of Play shall be displayed on a notice at the table.

10. ANY PAIRS

- (a) Where the game played includes the Any Pairs option, the approved rules of Baccarat shall apply except where they are inconsistent with the rules of Any Pairs in which case the rules of Any Pairs will prevail to the extent of the inconsistency.
- (b) For the purposes of this section face value of a card shall mean:
 - (i) The number indicated on the card, namely, 2, 3, 4, 5, 6, 7, 8, 9 or 10; or
 - (ii) The type of card, namely, Jack, Queen, King or Ace.
- (c) For the purposes of this section "Any Pair" shall mean two cards with the same face value.
- (d) Prior to the first card being dealt by the Dealer, each player shall be given the opportunity to place a wager on either of the Any Pair Boxes. All wagers shall be made by placing gaming chips on either of the Any Pair Boxes.
- (e) The Casino Operator shall display the minimum and maximum wagers for Any Pairs on a sign at or near the table.
- (f) Should there be a valid outcome for both Any Pairs Banker and Any Pairs Player then both hands will be paid.

11. LUCKY 6 WAGERS

- (a) Where the game played includes the Lucky 6 option, the approved rules of Baccarat shall apply except where they are inconsistent with the rules of Lucky 6 in which case the rules of Lucky 6 will prevail to the extent of the inconsistency.



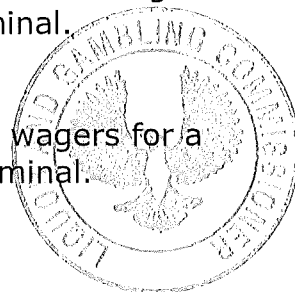
- (b) For the purposes of this section "Lucky 6" shall mean when the Banker' Hand wins with a total point value of 6 on either two or three cards.
- (c) Prior to the first card being dealt by the Dealer, each player shall be given the opportunity to place a wager on the Lucky 6 wagering area. All wagers shall be made by placing gaming chips on the designated Luck 6 wagering areas located on the layout.
- (d) The Casino Operator shall display the minimum and maximum wagers for Lucky 6 on a sign at or near the table.

12. SUPER 6 WAGERS

- (a) Where the game played includes the Super 6 option, the approved rules of Baccarat shall apply except where they are inconsistent with the rules of Super 6 in which case the rules of Super 6 will prevail to the extent of the inconsistency.
- (b) For the purposes of this section "Super 6" shall mean when the Bankers Hand wins with a total point value of 6 on either two or three cards.
- (c) Prior to the first card being dealt by the Dealer, each player shall be given the opportunity to place a wager on the Super 6 wagering area. All wagers shall be made by placing gaming chips or credits on the designated Super 6 wagering areas located on the layout or ATG terminal.
- (d) The Casino Operator shall display the minimum and maximum wagers for a Super 6 on a sign at or near the table or ATG terminal.

13. DRAGON BONUS WAGERS

- (a) Where the game played includes the Dragon Bonus Wager option, the approved rules of Baccarat shall apply except where they are inconsistent with the rules of Dragon Bonus Wager in which case the rules of Dragon Bonus Wager will prevail to the extent of the inconsistency.
- (b) The Dragon Bonus Wager shall be placed in the designated area of the table layout or ATG terminal. The wager may be placed on the Player Hand and/or Banker Hand and does not have to correspond to the players initial wager.
- (c) Prior to the first card being dealt by the Dealer, each player shall be given the opportunity to place a wager on the Dragon Bonus wagering areas. All wagers shall be made by placing gaming chips or credits on the designated Dragon Bonus wagering areas located on the table layout or ATG terminal.
- (d) The Casino Operator shall display the minimum and maximum wagers for a Dragon Bonus wager on a sign at or near the table or ATG terminal.

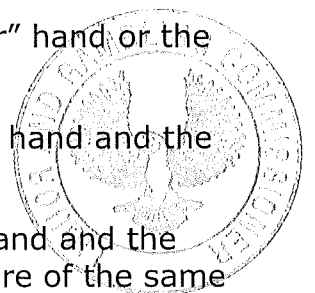


- (e) A Dragon Bonus Wager shall win if the player's selected hand for the Dragon Bonus Wager is a Natural winner; or when the selected hand wins by four or more points.
- (f) Winning Dragon Bonus Wagers shall be paid in accordance with Pay Table 1, Pay Table 2 or Pay Table 3, as follows:

Hand or Point Total	Pay Table 1	Pay Table 2	Pay Table 3
Win by 9 Points*	30 to 1	20 to 1	30 to 1
Win by 8 Points*	10 to 1	8 to 1	10 to 1
Win by 7 Points*	6 to 1	7 to 1	4 to 1
Win by 6 Points*	4 to 1	4 to 1	4 to 1
Win by 5 Points*	2 to 1	3 to 1	2 to 1
Win by 4 Points*	1 to 1	1 to 1	2 to 1
Natural Winner	1 to 1	1 to 1	1 to 1
Natural Tie	Push	Push	Push
*Non-naturals			

14. TIGER BACCARAT

- (a) Where Tiger Baccarat is adopted, the rules of Baccarat will apply except where those rules are inconsistent with the rules of Tiger Baccarat in which case the rules of Tiger Baccarat will prevail.
- (b) Definitions: - in these rules
- (i) "Big Tiger" shall mean an optional additional wager that may be placed by a Player and wins if the "Banker" wins with a point total of six consisting of **three cards** and loses with any other outcome
 - (ii) "Small Tiger" shall mean an optional additional wager that may be placed by a Player and wins if the "Banker" wins with a point total of six with **two cards** and loses with any other outcome.
 - (iii) "Tiger" shall mean an optional 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
 - (iv) "Tiger Pairs" shall mean that the first two cards of either the "Player" hand or the "Banker" hand or both form a 'pair' (for example Player has two 9's and/or the Banker has two Q's)
 - (v) "Single Tiger Pairs" shall mean that either the "Player" hand or the "Banker" hand has a "Pair"
 - (vi) "Double Tiger Pair" shall mean that both the "Player" hand and the "Banker" hand have a pair
 - (vii) "Twin Tiger Pair" shall mean that both the "Player" hand and the "Banker" hand have a "Pair", and both sets of pairs are of the same



value (for example Player has a pair of 9's and Banker has a pair of 9's)

(viii) "Tiger Tie" shall mean an optional additional wager which may be placed by a Player and wins if the "Player" hand and the "Banker" hand tie on a point total of 6 and the end of a round of play

(ix) A "Tie" shall be defined as stated in point 3. (e) of these rules

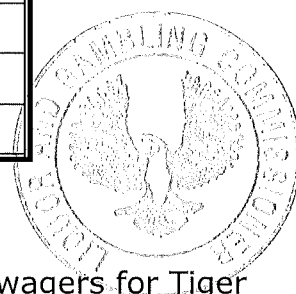
- (c) Where the Casino Operator decides to offer Tiger Baccarat at a table, a notice to that effect must be displayed at the table
- (d) "Player", "Banker", "Tiger Pair", "Tie", "Tiger", "Small Tiger", "Big Tiger" and "Tiger Tie" wagers are independent wagers and may be played in combination or individually.
- (e) The Initial Deal will determine the outcome of "Tiger Pair" wagers.
- (f) When the "Banker" wins with a total of six points on either two or three cards, the "Tiger" wager shall win.
- (g) When the "Banker" wins with a total of six points on two cards, the "Small Tiger" wager shall win.
- (h) When the "Banker" wins with a total of six points on three cards, the "Big Tiger" wager shall win.
- (i) When the "Banker" and "Player" tie on a total of six points, the "Tiger Tie" shall win.
- (j) Settlement of "Tiger Pair" wagers shall be as follows;

Winning Wager	Pays
"Single Tiger" Pair	4 to 1
"Double Tiger" Pair	20 to 1
"Twin Tiger" Pair ("Player" and "Banker" have the same pair e.g. 10♠, 10♥, 10♣, 10♦)	100 to 1

- (k) Settlement of "Tiger" wagers shall be as follows;

Winning Wager	Pays
"Tiger" when "Banker" wins with two cards totalling six points	12 to 1
"Tiger" when "Banker" wins with three cards totalling six points	20 to 1
"Small Tiger"	22 to 1
"Big Tiger"	50 to 1
"Tiger Tie"	35 to 1

- (l) The Casino Operator shall display the minimum and maximum wagers for Tiger Baccarat on signage located at or near the table.



15. **Insurance Wagers**

For the purposes of this rule 15:

"Interim Point Count" means the Point Count of either the Banker's Hand or the Player's Hand during a game and when further cards are required to be dealt or exposed in order to render an outcome to the round of play.

"Final Point Count" means the Point Count of either the Banker's Hand or the Player's Hand when no further cards are required to be dealt or exposed in order to render an outcome to the round of play.

15.1 The Casino Operator may, at its discretion, offer players (or their Nominees) the opportunity to place Insurance Wagers during any given game in accordance with this rule 15.

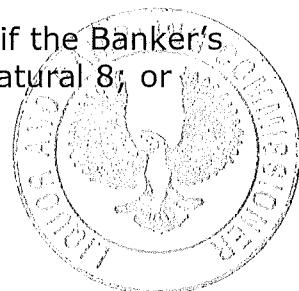
15.2 After the initial 4 cards have been dealt, a player (or his/her Nominee) may decide to place an Insurance Wager in relation to their initial Player wager ("Player Insurance") or in relation to their initial Banker wager ("Banker Insurance") after either:

- (a) 2 cards have been revealed/exposed ("Bet 1");
 - (b) 4 cards have been revealed/exposed ("Bet 2"); and/or
 - (c) 5 cards have been revealed/exposed (if applicable) ("Bet 3"),
- as further described in rule 15.3.

All Insurance Wagers shall correspond to that player's (or his/her Nominee's) initial Player or Banker wager.

15.3 Bet 1 (Banker Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:

- (i) the player has an Initial Wager on Banker;
- (ii) the first and only two cards of the Initial Deal revealed are those of the Banker's Hand (i.e. the Player's Hand has not been revealed in any manner); and
- (iii) the Interim Point Count of the Banker's Hand is either 7, 8 or 9,
and such Insurance Wager shall:
 - (iv) win if specified in rule 15.4;
 - (v) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Banker's Hand is a 7 and the Player's Hand ties with a 7;
 - (vi) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Banker's Hand is a Natural 8 and the Player's Hand ties with a Natural 8; or
 - (vii) otherwise lose.



(a) Bet 1 (Player insurance): An Insurance Wager may be made on the Insurance Wager betting area when:

- (i) the player has an Initial Wager on Player;
- (ii) the first and only two cards of the Initial Deal revealed are those of the Player's Hand (i.e. the Banker's Hand has not been revealed in any manner); and
- (iii) the Interim Point Count of the Player's Hand is either 7, 8 or 9, and such Insurance Wager shall:
- (iv) win if specified in rule 15.4;
- (v) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Player's Hand is a 7 and the Banker's Hand ties with a 7;
- (vi) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Player's Hand is a Natural 8 and the Banker's Hand ties with a Natural 8; or
- (vii) otherwise lose.

(b) Bet 2 (Banker Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:

- (i) the player has an Initial Wager on Banker;
- (ii) all 4 cards of the Initial Deal have been exposed;
- (iii) the Interim Point Count of the Banker's Hand is more than the Interim Point Count of the Player's Hand; and
- (iv) further cards are required to be dealt, and such Insurance Wager shall:
- (v) win if specified in rule 15.4;
- (vi) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Banker's Hand Ties with a Final Point Count which is equal to the Final Point Count of the Player's Hand; or
- (vii) otherwise lose.

(c) Bet 2 (Player Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:

- (i) the player has an Initial Wager on Player;
- (ii) all 4 cards of the Initial Deal have been exposed;
- (iii) the Interim Point Count of the Player's Hand is more than the Interim Point Count of the Banker's Hand; and
- (iv) further cards are required to be dealt, and such Insurance Wager shall:
- (v) win if specified in rule 15.4;



(vi) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Player's Hand ties with a Final Point Count equal to the Final Point Count of the Banker's Hand; or

(vii) otherwise lose.

(d) Bet 3 (Banker Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:

(i) the player has an Initial Wager on Banker;

(ii) 5 cards have been exposed (being 3 cards of the Banker's Hand and 2 cards of the Player's Hand);

(iii) the Final Point Count of the Banker's Hand is more than the Interim Point Count of the Player's Hand; and

(iv) a 6th card is required to be dealt to the Player's Hand,
and such Insurance Wager shall:

(v) win if specified in rule 15.4;

(vi) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Banker's Hand ties with a Final Point Count equal to the Final Point Count of the Player's Hand; or

(vii) otherwise lose.

(e) Bet 3 (Player Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:

(i) the player has an Initial Wager on Player;

(ii) 5 cards have been exposed (being 3 cards of the Player's Hand and 2 cards of the Banker's Hand);

(iii) the Final Point Count of the Player's Hand is more than the Interim Point Count of the Banker's Hand; and

(iv) a 6th card is required to be dealt to the Banker's Hand,
and such Insurance Wager shall:

(v) win if specified in rule 15.4;

(vi) constitute a 'Stand-off/Push' (i.e. neither win nor lose) if the Player's Hand ties with a Final Point Count equal to the Final Point Count of the Banker's Hand; or

(vii) otherwise lose.

15.4 All Insurance Wagers which lose shall be collected by the Dealer.

All winning Insurance Wagers shall be determined and paid out in accordance with the following pay tables (which shall be displayed at the relevant table).



Bet 1 (Banker and Player Insurance):**a) Where:**

- (i) the Interim Point Count of either the Player's or the Banker's Hand is 7; and
- (ii) the opposite hand wins with a Natural 8 or a Natural 9, then Baccarat Insurance pays 2 to 1.

b) Where:

- (iii) the Interim Point Count of either the Player's or the Banker's Hand is a Natural 8; and
- (iv) the opposite hand wins with a Natural 9, then Baccarat Insurance pays 7 to 1.

c) Where:

- (v) the Interim Point Count of either the Player's or the Banker's Hand is a Natural 9; and
- (vi) the opposite hand ties with a Natural 9, then Baccarat Insurance pays either 8 to 1 or 9 to 1 (as displayed at the relevant table).

Bet 2 (Banker Insurance):**d) Where:**

- (i) the Interim Point Count of the Banker's Hand is four points;
- (ii) the Interim Point Count of the Player's Hand is lower; and
- (iii) the Player's Hand has a winning Final Point Count, then Baccarat Insurance pays 1.5 to 1 or 2 to 1 (as displayed at the relevant table).

e) Where:

- (iv) the Interim Point Count of the Banker's Hand is five points;
- (v) the Interim Point Count of Player's Hand is lower; and
- (vi) the Player's Hand has a winning Final Point Count, then Baccarat Insurance pays 2 to 1.

f) Where:

- (vii) the Interim Point Count of the Banker's Hand is six points;
- (viii) the Interim Point Count of the Player's Hand is lower; and
- (ix) the Player's Hand has a winning Final Point Count, then Baccarat Insurance pays 3 to 1.

g) Where:

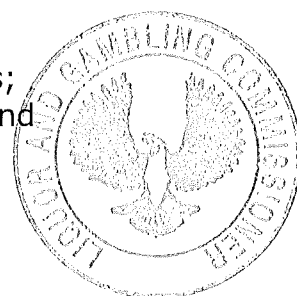
- (x) the Interim Point Count of the Banker's Hand is seven points;
- (xi) the Interim Point Count of the Player's Hand is five points or below; and
- (xii) the Player's Hand has a winning Final Point Count, then Baccarat Insurance pays 4 to 1.

Bet 2 (Player Insurance):**h) Where:**

- (i) the Interim Point Count of the Player's Hand is five points;
- (ii) the Interim Point Count of the Banker's Hand is four points; and
- (iii) the Banker's Hand has a winning Final Point Count, then Baccarat Insurance pays 2 to 1.

i) Where:

- (iv) the Interim Point Count of the Player's Hand is six points;
- (v) the Interim Point Count of the Banker's Hand is lower; and
- (vi) the Banker's Hand has a winning Final Point Count, then Baccarat Insurance pays 3 to 1.



j) Where:

- (vii) the Interim Point Count of the Player's Hand is seven points;
- (viii) the Interim Point Count of the Banker's Hand is five points or below; and
- (ix) the Banker's Hand has a winning Final Point Count, then Baccarat Insurance pays 4 to 1.

Bet 3 (Banker and Player Insurance):

k) Where:

- (i) the Final Point Count of the Player's or the Banker's Hand is four points;
- (ii) the Interim Point Count of the opposite hand is less; and
- (iii) the opposite hand has a winning Final Point Count, then Baccarat Insurance pays 1 to 1.

l) Where:

- (iv) the Final Point Count of the Player's or the Banker's Hand is five points;
- (v) the Interim Point Count of the opposite hand is less; and
- (vi) the opposite hand has a winning Final Point Count, then Baccarat Insurance pays 2 to 1.

m) Where:

- (vii) the Final Point Count of the Player's or the Banker's Hand is six points;
- (viii) the Interim Point Count of the opposite hand is less; and
- (ix) the opposite hand has a winning Final Point Count, then Baccarat Insurance pays 3 to 1.

n) Where:

- (x) the Final Point Count of the Player's or the Banker's Hand is seven points;
- (xi) the Interim Point Count of the opposite hand is less; and
- (xii) the opposite hand has a winning Final Point Count, then Baccarat Insurance pays 4 to 1.

o) Where:

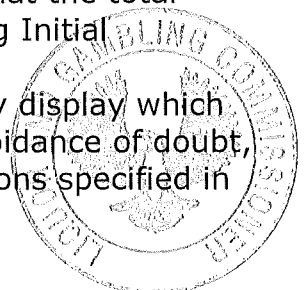
- (xiii) the Final Point Count of the Player's or the Banker's Hand is eight points;
- (xiv) the Interim Point Count of the opposite hand is less; and
- (xv) the opposite hand has a winning Final Point Count, then Baccarat Insurance pays 7 to 1.

p) Where:

- (xvi) the Final Point Count of the Player's or the Banker's Hand is nine points;
- (xvii) the Interim Point Count of the opposite hand is less; and
- (xviii) the opposite hand's Final Point Count ties with Final Point Count of the Player's or the Banker's Hand, then Baccarat Insurance pays 8 to 1 or 9 to 1 (as displayed at the relevant table).

15.5 The Casino Operator may at its sole discretion:

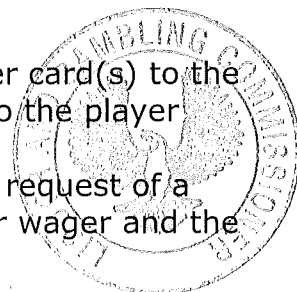
- a) elect to limit the pay-out on winning Insurance Wagers so that the total potential pay-out may not exceed the player's corresponding Initial Wager. Such limits shall be displayed at the relevant table;
- b) offer any or all the Insurance Wagers options and will clearly display which options are available at the relevant table which, for the avoidance of doubt, may comprise any combination of the Insurance Wager options specified in rule 15.3; and/or



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- c) restrict the number of players permitted to place an Insurance Wager on each Insurance Wager betting area to one player (in which case rule 3(a) of these rules shall not apply).

16. IRREGULARITIES

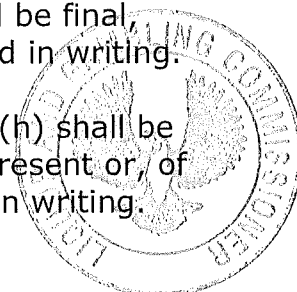
- (a) In the case of a misdeal and the hand cannot be reconstructed, it shall be void.
- (b) If in the initial deal, there are in excess of 2 cards for either hand, then the hand shall be void.
- (c) A third card dealt in error to the "Player's Hand" shall be used for the "Banker's Hand" if required in accordance with the table of play in Rule 9. Should the card not be required for the "Banker's Hand" then it is to be placed face up at the mouth of the shoe, and the result of the hand declared. The next round shall be a non-betting round but will be played to a conclusion and the result in accordance with Rule 9(c) shall be announced. Prior to the commencement of the non-betting round, all wagers are to be removed from the betting areas on the table. The first card to be dealt to the "Player's Hand" shall be the card dealt in error in the previous hand, except where the previous hand had been announced as "Last Hand" then the procedure outlined in Rule 8(k) shall apply. Betting may then recommence for the next hand.
- (d) An exposed card in the shoe shall be used in accordance with the "Table of Play" in Rule. 9. If the card cannot be used in that round it shall be placed face up at the mouth of the shoe and the procedure outlined in Rule 16(c) followed.
- (e) If there are insufficient cards in a shoe to complete a round, that round shall be void.
- (f) If when dealing free hands, there is an error in the tableau then:
 - (i) If the error is noticed prior to the next coup commencing the hand will be reconstructed for correctness and if any cards that are exposed are excess to the hand then rule 16 (c) shall apply.
 - (ii) If the error is noticed after the next coup has commenced, then that hand shall be dealt to completion and winners and losers paid or taken as per normal procedures.
- (g) If, during the initial deal, any of the first four cards have been drawn but not exposed, the Players at the Supervisors discretion, may be given the option to:
 - (i) Remove their wager/s or
 - (ii) Change the placement of their wager/s to any other wagering option or
 - (iii) Increase or decrease their wager/s provided such changes are within the table limits or
 - (iv) Place a new wager/s
- (h) If during a round of play a Dealer inadvertently delivers the Player card(s) to the player accepting the Banker's hand and/or the Banker's card(s) to the player accepting the Player's hand;
Then, subject to the discretion of the casino operator (and at the request of a player) the player shall have the option to reduce or remove their wager and the hand completed in accordance with rule 9 (c) or alternately;



subject to the discretion of the casino operator a hand or hands may be voided, whether a card(s) has been exposed. Where the Casino Operator so exercises its discretion, the round of play shall be completed even where all wagers have been voided."

17. GENERAL PROVISIONS

- (a) The House reserves the right to invalidate the outcome of any hand under the following circumstances:
 - (i) If any cards are found to be short or in excess of those originally issued at start of play;
 - (ii) If the game is disrupted by civil commotion, fire, riots, brawl, robbery or an Act of God;
 - (iii) If there is any fraudulent act by any player or dealer.
- (b) No cards shall be held away from the table nor shall they be handled by any person other than the player or players designated by the House.
- (c) Each player shall wager on one box only. A seated Player, who abstains from betting for 3 consecutive rounds, whilst all other seats on that table are in use, may be required to vacate the seat.
- (d) Partnership with a view to exceeding the maximum wagers shall not be allowed.
- (e) Wagers shall not be touched until full settlement of all wagers within a winning segment is made. Repeated instances of failure to comply may result in the offending player's future wagers on the game of Baccarat being refused.
- (f) Wagers below the minimum shall be paid or collected after the result and the owner of the wager shall be advised that further wagers under the minimum shall be returned regardless of the result.
Wagers above the maximum shall be paid or collected up to the permitted maximum only.
When a notice at the table requires wagers to be in multiples of the minimum, winning wagers which are not in multiples of the minimum and cannot be paid in full from the table float, shall be paid to the lower multiple only.
If there is no notice at the table requiring wagers to be in multiples of the minimum, wagers which cannot be paid in full shall be paid to the next higher payable amount.
- (g) In any dispute not covered by the provisions of these Rules, the House decision shall be final, subject to a review by the Government Inspectorate, if requested in writing.
- (h) In any dispute arising from these Rules, the House decision shall be final, subject to a review by the Government Inspectorate, if requested in writing.
- (i) Complainants in all unresolved disputes under Rules 17(g) or 17(h) shall be advised of their right to consult a Government Inspector when present or, of their right to request a review by the Government Inspectorate in writing.



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- (j) The House reserves the right to close any gaming table at its own discretion, subject to prior notification of 15 minutes notice or a declaration of the last three rounds of play being made. In the instance where last 15 minutes is called signage will be displayed at the table, which indicates the table's imminent closure.
 - (k) No player shall possess with the intent to use or actually use at the game, or communicate during the game with any other person or persons possessing with the intent to use or actually using at the game or elsewhere, any calculator, computer, or other electronic, electrical or mechanical device to assist in projecting or affecting an outcome at the game or in keeping track of or analysing the cards having been dealt, the changing probabilities of the game or the playing strategies to be utilised at the game.
 - (l) A copy of these Rules shall be made available upon request for perusal or purchase in the Casino.

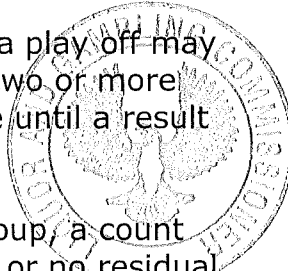
18. TOURNAMENT PLAY

- (a) In addition to the rules set out in the preceding paragraphs hereof, the following rules are to apply in the case of tournament play. Where the rules for tournament play are inconsistent with the rules in the preceding paragraphs hereof, then the rules for tournament play shall prevail to the extent of the inconsistency and only during the playing of a tournament.

The following definitions apply only for the purpose of the rules of tournament play set out hereunder.

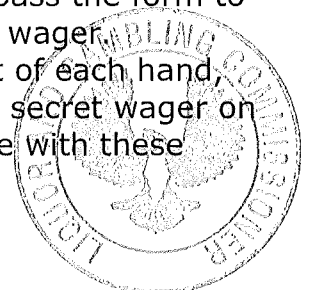
- (i) "Coup" shall mean a period of play concluding when the Dealer has drawn the last card as per the Tableau and called the result, and if applicable pays out winnings in accordance therewith.
 - (ii) "Round" shall mean a period of play of a duration determined by either: time, a number of shoes, or a number of coups.
 - (iii) "Heat" shall mean the completion of a round or series of rounds at which a winner or winners and place getters, as applicable are determined for advancement to further heats or a final.
- (b) An entry fee to enter the tournament may be charged and may include a Prize Pool Contribution and a SKYCITY Adelaide Entry Fee. The Prize Pool Contributions so charged are to be paid out by the Casino as prizes in full.
- (c) The Prize Pool Contribution shall be distributed as prizes. Prizes may be either cash and/or in kind.
- (d) Notwithstanding the foregoing, SKYCITY Adelaide may offer other prizes to players but they are to be in addition to those prizes allocated from the prize pool contributions.



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- (e) SKYCITY Adelaide may determine the following:
- (i) The amount of any entry fee.
 - (ii) The amount of buy-in.
 - (iii) Table limits.
 - (iv) The number of players who can enter the tournament.
 - (v) The allocation of players to rounds.
 - (vi) The seating of players.
 - (vii) The duration of each round.
 - (viii) The prize list.
 - (ix) The number of free hands to be dealt prior to the commencement of a round.
 - (x) The number of secret wagers per round
- (f) A player may enter only one round in the first heat.
- (g) A player can only buy-in prior to the round beginning and may not buy-in further during a round.
- (h) During play all chips used by a player in a round are to be placed on the table in front of the player in clear view of all players at the table. No further chips other than those supplied at the beginning of a round or kept by a player on the table during the round shall be used in play.
- (i). A player must wager on Banker or Player, and may place an optional additional wager on Tie ,Any Pairs, Lucky 6, Tiger Tie, Tiger Pair, Small Tiger, Tiger or Big Tiger if these wagers are provided..
- (j) A player must wager on each round.
- (k) At the commencement of each round a first bet marker will be placed by the Dealer in front of the player at position 1. The marker indicates the player who is to make the first wager for the first coup of the round. Each player will then place their bets in order around the table and these bets shall not be removed, reduced or increased.
- (l) At the conclusion of each coup the Dealer will move the marker in a clockwise direction to the next active player at the table who will make the first wager in the next coup.
- (m) The winner of each round will be the player at each table who has the highest value of chips remaining at the conclusion of the round.
- (n) Where there is only one player remaining at the end of a round prior to the conclusion of round that player shall be declared the winner of that round.
- (o) In the event of any of the Players being tied after the final coup, a play off may be required as per the rules of the tournament. Should there be two or more Players still tied then the Dealer shall repeat the above procedure until a result is obtained
- (p) In the event of two or more players are eliminated in the same coup, a count will determine the placing unless two or more players have equal or no residual chips in which case the player with the smallest bet will be deemed to be
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eliminated first. If the players have made equal bets resulting in a tie, further elimination rounds will be completed as per the rules pertaining to the tournament, to establish placegetters.

- (q) Where, for the purposes of a particular tournament, place getters are to be declared in rounds or heats they shall be declared in order of the players with the successively highest value of chips after the winner to the extent required by the particular tournament. In the event of there being two or more players having the same value of chips remaining then their places shall be determined by the procedures outlined in Rule (p) above.
- (r) A list of all prizes available at the conclusion of the tournament shall be published and made available by SKYCITY Adelaide prior to the commencement of the tournament.
- (s) The winner and place getters in any tournament shall be awarded the prizes published by SKYCITY Adelaide in the prize list for the tournament.
- (t) Where value chips are purchased and used in a tournament, a player shall retain such chips as the player is holding at the end of a round or heat.
- (u) A player may be disqualified if he/she deliberately contravenes any of the rules of tournament play. No such player shall be entitled to a refund of any entry fee paid or value chips lost during the course of the tournament but may retain any value chips in his/her possession that have been purchased or won in accordance with these rules.
- (v) A player may elect to make a number of "secret" wagers (as determined by Management) during a round (with the exception of a Playoff) and shall, when making a secret wager, write on an approved form the type and amount of the wager in words and figures and complete all other required details and hand the form to the Dealer. Each player is responsible for the correct completion of his or her approved form.
 - (i) A player may make a secret wager and a wager with chips on the same hand provided the total for both bets does not exceed the maximum table limit.
 - (ii) A player shall not make a secret wager that:
 - a. does not comply with table limits; or
 - b. exceeds the amount of chips held by the player at the table.
 - (iii) A secret wager on a hand which results in a "Tie" shall be counted as one of the secret wagers permitted to be made in accordance with these procedures, and the form shall be collected by the dealer regardless of the outcome of that coup.
 - (iv) When an approved secret wager form is completed by a player, the dealer shall place a marker in the player's position and pass the form to the Game Supervisor who shall record the details of the wager. The Game Supervisor shall, prior to the commencement of each hand, examine any completed form handed to the dealer for a secret wager on that hand to ensure it has been completed in accordance with these procedures.



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- (v) At the conclusion of a hand on which a secret wager has been made, the Game Supervisor shall announce the type and amount of the bet and the dealer shall collect losing wagers/secret wagers and pay winning wagers/secret wagers.
 - (vi) At the conclusion of a hand on which a secret wager was made and before the first card of the next hand is dealt, a player may request and examine the approved form used by another player to make the secret wager.
 - (vii) After the completion of a hand, should a secret wager made by a player be found not to comply with these procedures, the approved form completed by the player:-
 - a. For an amount less than the posted table minimum shall be deemed to have been completed for an amount equal to the posted table minimum for that hand;
 - b. For an amount exceeding the posted table maximum, shall be deemed to have been completed for an amount equal to the posted table maximum for that hand;
 - c. For an amount exceeding the value of the player's chips when making the secret wager, shall be deemed to have been completed for an amount equal to the amount of player's chips; or
 - d. On which the required endorsement as to the amount or type of bet is not correctly shown in accordance with paragraph 1 of the Secret Wagers, shall have an amount equal to the table minimum deducted from his/her chip inventory.

