

CASINO MYTHS

- Myth: You can make money by gambling
Fact: Gambling is a form of paid entertainment. Winning is not guaranteed.
- Myth: You can win money back after a losing streak
Fact: Winning will not guarantee profit. Casino Games are designed to minimize your wins.
- Myth: My luck will soon change and I can get all my losses back.
Fact: Each gaming result is determined at random and independent from the previous or future result. The house advantage remains the same for every turn, hand, spin or roll of a game.
- Myth: Using trends to get an edge on your next bet.
Fact: Every turn, hand, spin or roll is an independent event and are not affected by previous results.
- Myth: A Slot Machine is close to giving out a jackpot.
Fact: Modern Slot Machines use a Random Number Generator at every spin. It does not follow any particular trend or schedule. As in other games, its results are not affected by previous spins or trends.
- Myth: I can use skill to win.
Fact: All casino games are games of chance with a predetermined house edge. Though a skilled player may reduce the house edge, it is not completely eliminated.
- Myth: Bringing lucky charms will help me win.
Fact: Gamers are generally a superstitious lot. Since much of gaming is dependent on luck, some people feel that charms can increase their luck. Casino games however are based on a pre-set mathematical probability that are not affected in anyway by anyone's lucky charm.
- Myth: Only irresponsible people become addicted to casino gaming.
Fact: Anybody can become addicted to casino gaming, no matter how responsible they are. Once addicted, problem gamblers may end up engaging in irresponsible behavior to maintain their addiction.



PAGCOR Responsible Gaming Email keepitfun@pagcor.ph
Application for Exclusion Download Link pagcor.ph/regulatory/exclusion2.html



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BACCARAT

Rules and Guidelines



HOW TO PLAY

The aim of Baccarat is to place a wager on the hand that you think will have a point total of nine, or the closest to nine. You may place a wager on any of the following betting options:

- Player
 - Player Pair
 - Lucky 6
- Banker
 - Tie*
- Banker Pair
 - Super Tie
- *Available to traditional Baccarat

Once all wagers have been placed and dealer announces "NO MORE BETS", the Dealer will deal the initial two cards alternatively to the Player and Banker. Cards are dealt according to the Tableau (Table of Play), with a minimum of two cards and a maximum of three cards dealt to each the Player and Banker hands. No optional cards may be drawn to either hand.

Winning bets on the Player hand are paid at the odds of 1 to 1, whilst winning Banker bets are paid 1 to 1 less a 5% commission. If you think that both hands will have the same total, a winning wager on Tie will be paid at the odds of 8 to 1. A wager on the Player and Banker Pair bets will win if the first two cards dealt to each corresponding hand are the same. Winning Pair bets are paid at 11 to 1.

You may place a Tie or Pair wager without having placed a wager on Player or Banker, or you can place a number of wagers on the same hand.

HAND TOTALS

Tens, Picture Cards and multiples of 10 count as zero. When the card total is 10 or greater, the second digit determines the value of the hand.

A 'Natural' is when the first two cards dealt to either the Player or Banker is equal to 8 or 9 points.

- Examples are 7+2=9, 6+2=8, 9+9=8, K+9=9

When a 'Natural' is drawn to either hand, no further cards are dealt. After the initial two cards have been dealt to each hand, if required, the Dealer will draw additional cards according to the Table of Play.

EXAMPLE OF HANDS:

Player

♣ 10

♣ 7

♦ 4

♦ 2

♥ 8

♥ 6

Banker

♠ K

♠ 3

♥ Q

♥ A

*Player wins 7 over 3

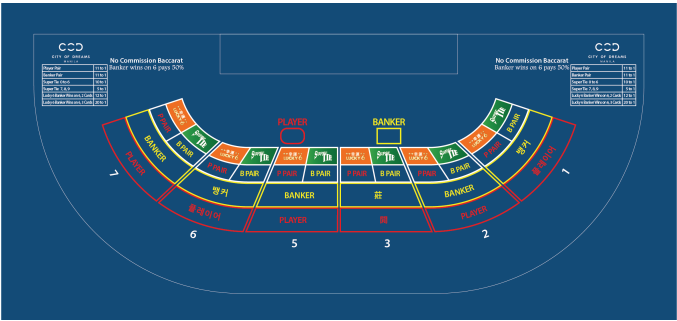
NO COMMISSION BACCARAT

When Banker wins with a total of 6, odds of 1 to 2 (50%) are paid on all winning Banker bets.

When Banker wins with any other totals, odds of even money are paid (no commission is taken).

Super Tie - If you think that both hands may have the same point total, a winning wager on Super Tie may win;
Super Tie hand result 0 - 6 pays 10 to 1
Super Tie hand result 7 - 9 pays 5 to 1

Lucky 6 - A side wager wherein a player can win an odds of 12 to 1 or 20 to 1 when a Banker wins on 6 points. Pays 12 to 1 when Banker wins on 6 (two cards), pays 20 to 1 when Banker wins on 6 (three cards)



SUPER 6

A side wager wherein the player can win at odds of 12 to 1 when Banker wins on 6 points.

Point Value of Player's First Two Cards	Player	Point Value of Banker's First Two Cards	Banker
0	Draw a third card	0	Draw a third card
1		1	
2		2	
3		3	Stands when the Player's third card is 8
4		4	Stands when the Player's third card is 1, 8, 9, 10
5	Always Stands	5	Stands when the Player's third card is 1, 2, 3, 8, 9, 10
6		6	Banker always draws a 3rd card when player's 3rd card is 6, 7
7		7	No more cards
8	Natural, no more cards	8	Natural, no more cards
9		9	Natural, no more cards

If either the Player or the Banker achieves a total of 8 or 9 points on the initial deal (known as a "Natural"), no further cards are drawn.

Chips can be bought at any gaming table or cashier using Peso; selected gaming tables will accept HKD. Other currencies can be changed at the cashier only.

HOUSE EDGE

Every casino game has a built-in advantage that is in favor of the casino or house. This is called the House Edge and it is the way the casino makes money over the long term. The House Edge is defined as the casino profit expressed as the percentage of the player's original bet.

No Commission Bac	Traditional Bac	Side Bets	
Player - 1.24%	Player - 1.24%	Tie - 14.36%	Lucky 6 - 16.68%
Banker - 1.46%	Banker - 1.06%	Super 6 - 29.9%	Player Pair - 10.36%
		Super Tie - 16.51%	Banker Pair - 10.36%