

**FABULOUS 4
BACCARAT
(MBS)
Game Rules**

Version 3

w.e.f. 8.00 a.m. on 14 March 2017

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1. Definitions

1.1. In these rules:

- 1.1.1. "Banker Fabulous 4" means an additional wager that may be placed by a Player and wins if the "Banker" wins with a point total of four and loses with any other outcome.
- 1.1.2. "Hand" means the cards that have been dealt to the "Banker" or "Player" in a round of play.
- 1.1.3. "Initial deal" means only the first two cards to the "Player" and the first two cards to the "Banker" have been dealt.
- 1.1.4. "Natural" means a point total of eight or nine for either the "Player" hand or the "Banker" hand in the initial deal.
- 1.1.5. "Player Fabulous 4" means an additional wager that may be placed by a Player and wins if the "Player" wins with a point total of four and loses with any other outcome.
- 1.1.6. "Player Precious Pair" or "Banker Precious Pair" means an additional wager which wins if the first two cards dealt to either the "Player" hand or the "Banker" hand are either:
 - 1.1.6.1. Pair of Diamond 4's (i.e. 4♦ 4♦); or
 - 1.1.6.2. Other Pairs of 4's (except Pair of Diamond 4's). Other Pairs of 4's may either be Suited (2 cards of 4's of the same suit e.g. 4♣ 4♣) or Unsuited (2 cards of 4's not of the same suit e.g. 4♥ 4♠); or
 - 1.1.6.3. Diamond Pairs (except Pair of Diamond 4's). Diamond Pairs are 2 cards of the same face value and same Diamonds suit (e.g. Q♦ Q♦); or
 - 1.1.6.4. Other Pairs (except Pair of Diamond 4's, Other Pairs of 4's, and Diamond Pairs). Other Pairs are 2 cards of the same face value that may either be Suited (e.g. Q♥ Q♥) or Unsuited (e.g. K♣ K♥).
- 1.1.7. "Point total" means the total value of cards in a hand.
- 1.1.8. "Round of play" means the period of play commencing with the commencement of play and concluding when the Dealer announces a result and, if applicable, collects losing wagers and pays winning wagers.
- 1.1.9. "Tie" means that both the "Player" hand and the "Banker" hand have the same point total at the end of a round of play.

2. Mode of Play

- 2.1. The game of Fabulous 4 Baccarat shall be played with four to ten decks of cards, with each deck having 52 cards without jokers and with backs of the same colour and design.
- 2.2. The layout for this game is as shown in Diagram "A", "B", "C", and "D" with:
 - 2.2.1. Betting areas for the placement of "Player" wagers;
 - 2.2.2. Betting areas for the placement of "Banker" wagers;
 - 2.2.3. Betting areas for the placement of "Tie" wagers;
 - 2.2.4. Betting areas for the placement of "Precious Pair" wagers; and
 - 2.2.5. Betting areas for the placement of "Fabulous 4" wagers.

Diagram "A"

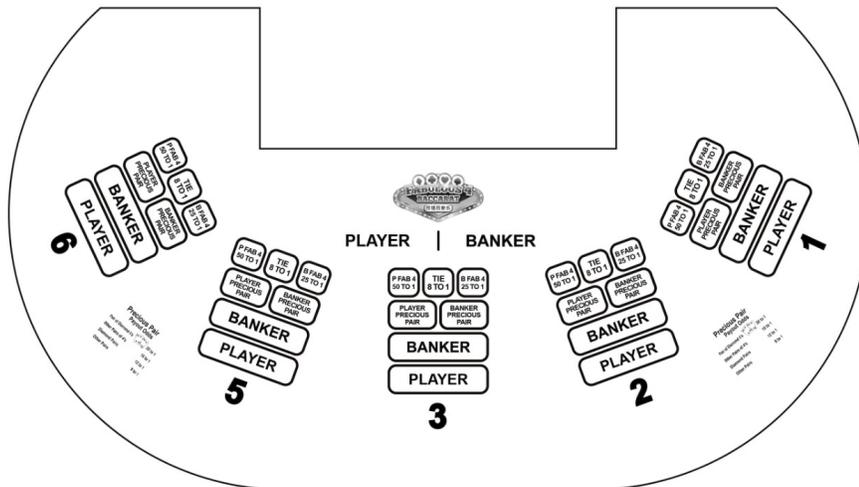


Diagram "B"

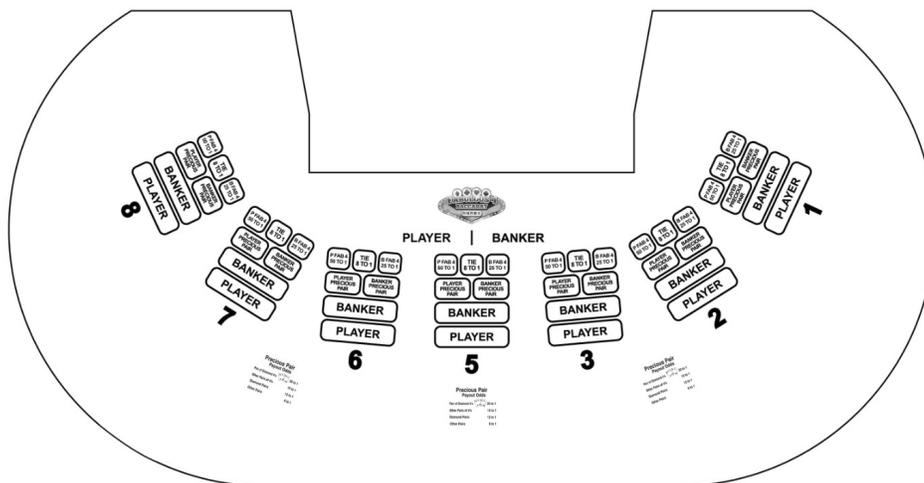


Diagram "C"

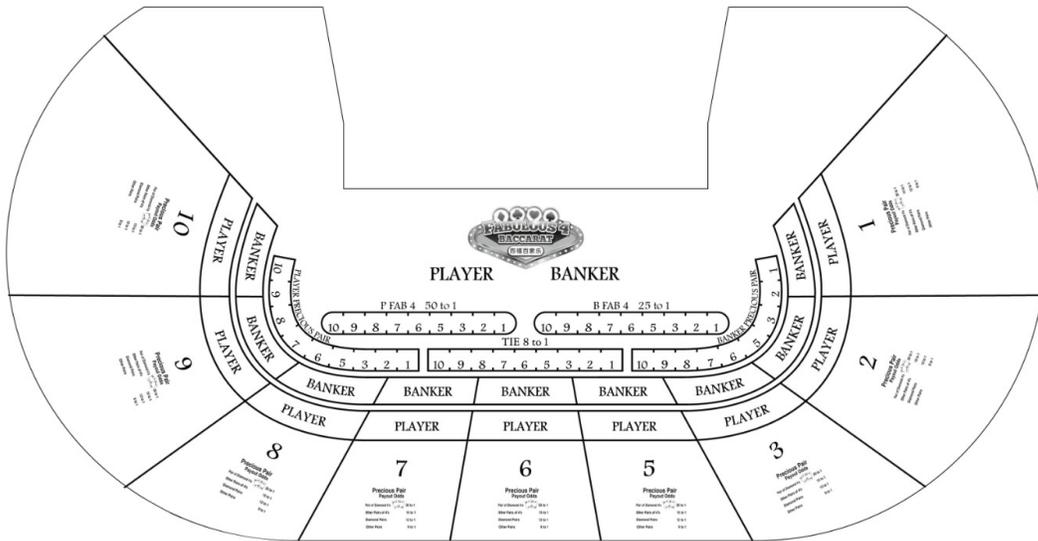
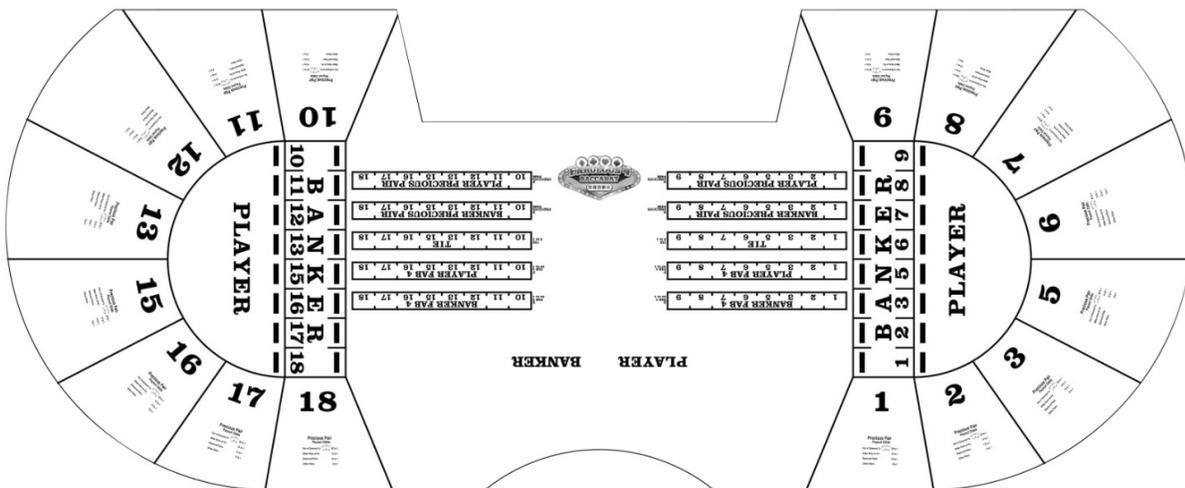


Diagram "D"



3. How to Play

- 3.1. Commencement of play shall begin when the Dealer announces "Place your bets, please".
- 3.2. Closing of bets shall take effect when the Dealer announces "No more bets".
- 3.3. The point value of cards shall be as follows:
 - 3.3.1. Any card from Two to Nine inclusive shall have as its point value its face value and an Ace shall have as its point value a value of one; and
 - 3.3.2. Any Ten, Jack, Queen or King shall have a point value of zero.
- 3.4. The point total of a hand shall be as follows:
 - 3.4.1. Where the total value of the cards in the hand is a number between zero and nine, the point total shall be that number; or
 - 3.4.2. Where the total value of the cards in the hand is the number ten or a higher number, the point total shall be the right digit of that number only.
- 3.5. "Player", "Banker", "Precious Pair", "Tie" and "Fabulous 4" wagers are independent wagers and may be played in combination or individually.
- 3.6. There shall be two hands dealt, one of which shall be designated as the "Player" hand and the other as the "Banker" hand.
- 3.7. Four cards shall be dealt from the shoe with:
 - 3.7.1. The first and third cards dealt representing the first and second cards of the "Player" hand; and
 - 3.7.2. The second and fourth cards dealt representing the first and second cards of the "Banker" hand.
- 3.8. Following the announcement of the point total of each hand after the initial four cards are dealt, a third card shall be dealt if so required pursuant to the Table of Play below:

Table of Play

- 3.8.1. If the point total of the "Player" hand or the "Banker" 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.
- 3.8.2. When the "Player" has:

0-1-2-3-4-5	"Player" draws a card
6-7	"Player" stands
8-9	Natural, no cards are drawn to either hand
- 3.8.3. When the "Player" stands, the "Banker" draws on 0-5 and stands on 6 or 7.

3.8.4. When the "Banker" has:

- 0-1-2 "Banker" draws when the "Player" third card has a point value of 0-9.
- 3 "Banker" draws when the "Player" third card has a point value of 0-9, except for 8.
- 4 "Banker" draws when the "Player" third card has a point value of 2-7.
- 5 "Banker" draws when the "Player" third card has a point value of 4-7.
- 6 "Banker" draws when the "Player" third card has a point value of 6 or 7.

"Banker" stands at all other times.

3.9. The winner of the round of play is the hand with the highest point total.

3.9.1. If the "Player" and "Banker" hands have an identical point total, the round of play is a "Tie". The initial wagers on "Player" and "Banker" do not win or lose in the case of a "Tie" and all "Tie" wagers win.

3.10. When the "Banker" wins with a total of four points, the "Banker Fabulous 4" wagers win. The initial wagers on "Player" lose while the initial wagers on "Banker" do not win or lose.

3.11. When the "Player" wins with a total of four points, the "Player Fabulous 4" wagers win. The initial wagers on "Banker" lose while the initial wagers on "Player" shall be paid in accordance with Rule 4.1.

3.12. "Player Precious Pair" and/or "Banker Precious Pair" wagers will win if the first two cards of the "Player" and/or the "Banker" constitute a hand as described in Rule 1.1.6 and loses with any other outcome.

4. Settlement

4.1. Settlement of wagers shall be as follows:

Winning Bet	Pays
"Banker" with point total of 4	Push
"Banker" with point total of 1	2 to 1
"Banker" with any other point total except for point total of 4 or 1	1 to 1
"Player" with a point total of 4	1 to 2
"Player" with a point total of 1	2 to 1
"Player" with any other point total except for point total of 4 or 1	1 to 1
"Tie"	8 to 1
"Player Fabulous 4"	50 to 1
"Banker Fabulous 4"	25 to 1

* "Push" means that when the "Banker" wins on 4 points, wagers placed by players on "Banker" do not win or lose.

4.2. Settlement of Player/Banker "Precious Pair" wagers shall be as follows:

Winning Bet	Pays
Pair of Diamond 4's	30 to 1
Other Pairs of 4's (except Pair of Diamond 4's)	15 to 1
Diamond Pairs (except Pair of Diamond 4's)	12 to 1
Other Pairs (except Pair of Diamond 4's, Other Pairs of 4's and Diamond Pairs)	9 to 1

5. Irregularities

- 5.1. If a foreign card is found in the course of a game:
 - 5.1.1. The current round of play shall be void; and
 - 5.1.2. All results of the previous games will stand.
- 5.2. If the "Player" hand or the "Banker" hand is dealt an incorrect number of cards during the game, provided that this is noticed before the commencement of play of the next game and the cards cannot be reconstructed, the round of play shall be void.
- 5.3. In the event that two or more cards are simultaneously drawn from the shoe or device and it is not possible to ascertain the order of the cards drawn during the initial deal, the round of play shall be void.
- 5.4. In the event that the order of the cards in the card shoe is altered and cannot be reconstructed, regardless of whether the cards have been exposed, the round of play shall be void.
- 5.5. If there are insufficient cards in the shoe to complete a round of play, the round of play shall be void.
- 5.6. After the Dealer has announced "No more bets", no wager may be placed or increased and any wager so placed or to the extent increased will be refused and/or will not be honoured.
- 5.7. After the Dealer has announced "No more bets", no wager may be withdrawn and any wager withdrawn shall be won or lost based on the game results.