

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Midi Baccarat**

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Chapter 1 - Definitions.

A. In this chapter the following terms have the meanings indicated.

B. Terms Defined.

(1) “Dragon 7” means a Banker’s Hand which has a Point Count of 7 with a total of three cards dealt and the Player’s Hand which has a Point Count of less than 7.

(2) “EZ Baccarat” means a variation of Midi Baccarat in which vigorish is not collected.

(3) “Natural” means a hand which has a point count of 8 or 9 on the first two cards dealt.

(4) “Vigorish” means the percentage deducted from a winning wager.

(5) “Panda 8” means a Player’s Hand which has a Point Count of 8 with a total of three cards dealt and the Banker’s Hand which has a Point Count of less than 8.

(6) “Royal 9” means a nine and any face card (Jack, Queen, or King) in the initial two cards to a player or banker hand.

(7) “Fortune 7 Baccarat” means a variation of Midi Baccarat in which vigorish is not collected.

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Chapter 2 - Midi Baccarat Tables.

A. – B (1-5). (text unchanged)

(6) If a facility operator offers:

(a) EZ Baccarat:

(i) Separate areas for each player designated for the placement of the Dragon 7 Insurance Wager authorized under Chapter 7 - Wagers; and

(ii) Inscriptions that advise players that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player, except that if the information is not inscribed on the layout, a sign containing the information shall be posted at each Midi Baccarat table; and

(iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Chapter 7 - Wagers; and

(b) Fortune 7 Baccarat:

(i) Separate areas for each player designated for the placement of the Fortune 7 Insurance Wager authorized under Chapter 7 - Wagers; and

(ii) Inscriptions that advise players that a wager on the Banker's Hand that results in a Fortune 7 shall push and be returned to the player, except that if the information is not inscribed on the layout, a sign containing the information shall be posted at each Mini Baccarat table; and

(iii) Separate areas designated for the placement of the One Up Insurance Wager, authorized under Chapter 7 - Wagers; and

(7) Unless the dealer, in accordance with the option selected in the facility operator's Rules Submission, collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table **or Fortune 7 Baccarat table**, numbered areas that correspond to the seat numbers for the purpose of marking vigorish; and

(8) If a facility operator offers the optional Progressive Payout Wager authorized under Chapter 7 - Wagers, a separate area designated for the placement of the Royal 9 Wager for each player.

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C. – H. (text unchanged)

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Chapter 3 - Cards; Number of Decks.

(text unchanged)

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Chapter 4 - Opening a Table for Gaming.

(text unchanged)

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Chapter 5 - Shuffling and Cutting the Cards.

(text unchanged)

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Chapter 6 - Value of Cards; Point Count of Hand.

(text unchanged)

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Chapter 7 - Wagers.

A. The following are permissible wagers in the game of Midi Baccarat:

(1) A wager on the Banker's Hand, which:

(a) Unless EZ Baccarat or **Fortune 7 Baccarat** is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7 **or Fortune 7**, wins if the Banker's Hand has a Point Count higher than that of the Player's Hand;

(b) Loses if the Banker's Hand has a Point Count lower than that of the Player's Hand; or

(c) Ties and is returned to the player if:

(i) The Banker's Hand and the Player's Hand have the same Point Count; or

(ii) If EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7;

(iii) If Fortune 7 Baccarat is being played and the Point Counts of the Banker's Hand and the Player's hand result in a Fortune 7;

(2) A wager on the Player's Hand, which:

(a) Wins if:

(i) The Player's Hand has a Point Count higher than that of the Banker's Hand; or

(ii) If EZ Baccarat or **Fortune 7 Baccarat** is being played and the Point Counts of the Player's hand and the Banker's Hand result in a Panda 8 or **One Up**.

(b) Loses if:

(i) The Player's Hand has a Point Count lower than that of the Banker's Hand; or

(ii) If EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7;

(iii) If Fortune 7 Baccarat is being played and the Point Counts of the Banker's Hand and Player's Hand result in a Fortune 7; or

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(c) If the Point Counts of the Banker's Hand and the Player's Hand are equal, ties and is returned to the player;

(3) A Tie Wager, which:

(a) Wins if the Point Counts of the Banker's Hand and the Player's Hand are equal; or

(b) Loses if Point Counts of the Banker's Hand and the Player's Hand are not equal;

(4) If offered by a facility operator, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which:

(a) Wins if the selected hand is:

(i) A Natural and the other hand is not a Natural;

(ii) A Natural 9 and the other hand is a Natural 8; or

(iii) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points;

(b) Loses if the selected hand is:

(i) A Natural 8 and the other hand is a Natural 9;

(ii) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand; or

(iii) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points; or

(c) Ties and is returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.

(5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which:

(a) Wins if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7; or

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(b) Loses if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Dragon 7.

(6) A Panda 8 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which:

(a) Wins if the Point Counts of the Player's Hand and the Banker's Hand result in a Panda 8.

(b) Loses if the Point Counts of the Player's Hand and the Banker's Hand do not result in a Panda 8.

(7) A Fortune 7 Insurance Wager, if the table is designated for play as a Fortune 7 Baccarat table, which:

(a) Wins if the Point Counts of the Banker's Hand and the Player's Hand result in a Fortune 7; or

(b) Loses if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Fortune 7.

(8) A One Up Insurance Wager, if the table is designated for play as a Fortune 7 Baccarat table, which:

(a) Wins if the Point Counts of the Player's Hand and the Banker's Hand result in a One Up.

(b) Loses if the Point Counts of the Player's Hand and the Banker's Hand do not result in a One Up.

(9) If specified in its rules submission under COMAR 36.05.03.19, a facility operator may offer to a player who placed a Midi Baccarat Wager the option of placing a Royal 9 Progressive Wager that the initial two cards to a Player or Banker hand will contain a nine and Jack, Queen or King.

B. A player shall make a wager at Midi Baccarat by placing a value chip or plaque on the appropriate area of a Midi Baccarat layout.

C. If a verbal wager is confirmed by the dealer and the cash is expeditiously converted into a value chip or plaque, a verbal wager accompanied by cash may be accepted.

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D. A player may not make, increase or withdraw a wager after the dealer has announced “no more bets”.

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Chapter 8 - Player's and Banker's Hands; Procedure for Dealing Initial Two Cards.

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Chapter 9 - Procedure for Dealing a Third Card.

(text unchanged)

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Chapter 10 - Rules for Determining Whether a Third Card is Dealt.

(text unchanged)

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Chapter 11 - Announcement of Round Result; Payment and Collection of Wagers.

A. After every hand has received all the cards to which it is entitled under Chapters 8 - Player's and Banker's Hands; Procedure for Dealing Initial Two Cards, 9 - Procedure for Dealing a Third Card, 10 - Rules for Determining Whether a Third Card is Dealt, the dealer shall announce the final Point Count of each hand indicating which hand has won the round.

(1) If two hands have equal Point Counts, the dealer shall announce "tie hand."

(2) If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7, the dealer shall announce "Dragon 7."

(3) If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Panda 8, the dealer shall announce "Panda 8."

(4) If the table is designated for play as a Fortune 7 Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Fortune 7, the dealer shall announce "Fortune 7."

(5) If the table is designated for play as a Fortune 7 Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a One Up, the dealer shall announce "One Up."

B. After the result of the round is announced, the dealer shall first collect each losing wager.

(1) Unless the table is designated for play as an EZ Baccarat table **or a Fortune 7 Baccarat table**, after the losing wagers are collected, starting at the highest numbered player position at which a winning wager is located the dealer shall mark or collect the vigorish owed by a player.

(2) Immediately thereafter, the dealer shall pay a player's winning wager; and

(3) Proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat the procedure described in §§B(1) and (2) of this chapter until the vigorish owed by each player is either marked or collected and each winning wager is paid.

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C. At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard bucket.

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Chapter 12 - Payout Odds; Vigorish.

- A. A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.
- B. A winning Tie Wager shall be paid at odds of at least 8 to 1.
- C. Unless a facility operator is offering EZ Baccarat **or Fortune 7 Baccarat**, a winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the facility operator shall extract a vigorish from the winning players in an amount equal to 5 percent of the amount won.
- D. – H. (text unchanged)

I. A winning Fortune 7 Insurance Wager described in Chapter 7 - Wagers shall be paid at odds of 40 to 1.

J. A winning One Up Insurance Wager described in Chapter 7 – Wagers shall be paid at odds of:

(1) When the Player's Hand beats the Banker's Hand 1 to 0 the payout is 30 to 1; and

(2) When the Player's Hand beats the Banker's Hand by one point the payout is 9 to 1.

- K. – L. (text unchanged)

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Chapter 13 - Irregularities.

(text unchanged)