Baccarat (Punto Banco) Third-Card Rules

When Player and Banker draw a third card, and the house edge of each bet

1. Naturals and Player

Situation	What happens
Player or Banker has 8 or 9 with two cards	Natural: both stand, the hand is over
Player total 0 to 5	Player draws a third card
Player total 6 or 7	Player stands
Player stands (6 or 7)	Banker draws on 0 to 5, stands on 6 or 7

2. Banker after Player draws a third card

Banker total	0	1	2	3	4	5	6	7	8	9
0	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D
2	D	D	D	D	D	D	D	D	D	D
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S
7	S	S	S	S	S	S	S	S	S	S

Columns = value of Player's third card. **D** = Banker draws, **S** = Banker stands.

3. House edge (8 decks)

Bet	Classic (5% commission on Banker)	No commission (Banker 6 pays 1 to 2)
Banker	**1.06%**	**1.46%**
Player	**1.24%**	**1.24%**
Tie (8 to 1)	**14.36%**	**14.36%**

Good to know. The player makes no decisions: these rules are applied automatically by the dealer. Banker is the cheapest bet in classic baccarat, Player in no-commission baccarat, and the Tie is the most expensive bet on the table.