

## **Lucky Monkey Side Bet**

### **Rules of Play**

The Lucky Monkey Side Bet is an optional bonus wager available in conjunction with the standard game of Baccarat. Before any cards are dealt, players have the option to place a wager on the designated Lucky Monkey Side Bet betting zone. This wager resolves based on specific conditions during the drawing of third cards in accordance with Baccarat rules.

Whenever a drawing situation occurs, where a third card is drawn (after the Player and Banker have received their initial two cards), the side bet outcome is determined based on whether the third card is a Jack, Queen, or King. If the conditions of the side bet are met, the bettor wins and is paid according to the selected pay scale.

### **Baccarat Draw Rules**

The drawing of third cards in Baccarat follows these established rules:

- **Player Draw Rules:**
  - The Player always stands with a total of 6 or 7 and draws a card with a total of 0–5.
  
- **Banker Draw Rules:**
  - The Banker stands with a total of 7 and draws a card based on the following conditions:
    - If the Player does not draw a third card, the Banker draws with a total of 0–5.
    - If the Player draws a third card, the Banker's action depends on the Player's third card as follows:
      - Banker draws with 0–2, regardless of the Player's third card.
      - Banker draws with 3 unless the Player's third card is 8.

- Banker draws with 4 if the Player's third card is 2–7.
- Banker draws with 5 if the Player's third card is 4–7.
- Banker draws with 6 if the Player's third card is 6 or 7.

### **Lucky Monkey Side Bet Rules**

The Lucky Monkey Side Bet is played as follows:

**1. Both the Player and Banker Draw a Third Card:**

- If one of the third cards, but not both, is a King, Queen, or Jack, the bettor wins. Otherwise, the House collects the side bet.

**2. Player Draws a Third Card Only:**

- If the Player's third card is a King, Queen, or Jack, the bettor wins. Otherwise, the House collects the side bet.

**3. Banker Draws a Third Card Only:**

- If the Banker's third card is a King, Queen, or Jack, the bettor wins. Otherwise, the House collects the side bet.

**4. Both the Player and Banker Draw Third Cards and Both Are Face Cards:**

- If both cards are any combination of Kings, Queens, or Jacks, the bettor wins with a higher payout.

**5. No Third Cards Drawn:**

- If no third cards are drawn by either the Player or Banker, all bets on the Lucky Monkey Side Bet are deemed losses and are collected by the House immediately. This situation occurs when both the Player's initial hand and the Banker's initial hand is at least 6, or one of them has a hand of 8 or 9.

One of the following paytables are used to award any winning Lucky Monkey Side Bet:

<b>Event</b>	<b>Paytable 1</b>	<b>Paytable 2</b>	<b>Paytable 3</b>	<b>Paytable 4</b>
Both Player and Banker Draw, Only One J/Q/K	1 to 1	1 to 1	1 to 1	1 to 1
Only Player Draws, Gets J/Q/K	3 to 1	3 to 1	3 to 1	3 to 1
Only Banker Draws, Gets J/Q/K	8 to 1	8 to 1	8 to 1	6 to 1
Both Player and Banker Draw, Both Get J/Q/K	15 to 1	10 to 1	10 to 1	10 to 1
Both Player and Banker Draw, Both Get J/Q/K, Same Rank	15 to 1	25 to 1	10 to 1	25 to 1
Both Player and Banker Draw, Both Get J/Q/K, Same Rank and Suit	15 to 1	25 to 1	75 to 1	75 to 1
All Other Outcomes	Loss	Loss	Loss	Loss