

Baccarat Side Bets

As with most table games, there are some baccarat side bets that you will see in certain games. They are not always the same, and some online baccarat rules have no side bets allowed. The thing that is unusual is that you can bet on side bets in baccarat without also placing a main bet. This distinguishes the game from the standard rules of blackjack for instance. Check out the most popular and common options in the next sections. All of the payouts and RTPs are based on a baccarat variant using six decks of cards.

Player Pair

The player pair side bet is won when the player's hand is dealt any two matching cards. The suits are not important, simply the number or value of the cards. Typically, this option pays out 11:1, and usually has a RTP of 88.46%, making it statistically one of the least generous of betting options available in baccarat games.



Perfect Pair

This side bet is won when two of the four cards dealt between the player and banker make an exact – or perfect – pair. This means that they must match in value and suit. For example, two queens of hearts or two fours of diamonds. The payout is 25:1, but this bet is actually the least generous side bet with a typical RTP of 82.93%.



Banker Pair

This option is essentially the same as the player pair side bet, except that the focus is on the banker's hand. There is no other difference, and both the RTP and payout will be the same. This is because the chances of a pair being dealt to either hand is exactly the same. The different baccarat rules for third cards are not relevant here.



Big

Aside from the pair bets, there are only two other side bets available very often in baccarat. These tend to come as a pair themselves. The Big side bet wagers that there will be a total of five or six cards dealt. So, if either player or banker receives a third card, then the bet is won. The likelihood of this is reflected by the 54:1 payout.



Either Pair

As you might expect, the bet here is that one of the two hands will be dealt a pair with its first two cards. The chances of this happening are far better of this happening than of you correctly guessing which hand will have the pair. As such, the payout is only 5:1. Despite this, the RTP is higher than on player or banker pair bets.



Small

You may well have guessed it; the Small side bet is won when neither player or banker receives a third card. This is quite a lot less likely than that at least one of the hands will receive a card, but it is not as rare an occurrence as any of the pair side bets. The payout is usually 1.5:1 and the RTP is 94.73%.

