

# Ultimate Online Baccarat Strategy Chart

## Player's Action

Player's Total	Action
0, 1, 2, 3, 4, 5	Hit (other than when Banker has 8 or 9)
6, 7, 8, 9	Stand

## Third Card Rule

Banker's Total	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
9	S	S	S	S	S	S	S	S	S	S
8	S	S	S	S	S	S	S	S	S	S
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

H = Hit

S = Stand