

Lucky 9 - Card Game Rules

From panaloguide.com · checked 15 August 2026

Card values

- Card — Counts as
- Ace — 1
- 2 through 9 — Face value
- 10, Jack, Queen, King — 0

Add your cards and keep only the last digit. That is the part that trips up new players: a 7 and an 8 make 15, and 15 counts as 5, not as fifteen. A 9 and a King make 9, which is the best hand in the game.

Because face cards count as nothing, a hand full of picture cards is the weakest hand you can hold, not the strongest.

How a hand is played

One player takes the banker seat. Everyone else plays against the banker, not against each other.

Two cards go to each player and two to the banker, dealt face down.

If anybody has a natural nine — exactly nine on two cards — it is shown straight away and usually settles the hand there. A natural eight is the next best and is treated the same way at many tables.

Otherwise each player in turn may take one extra card, face up, to improve their total. Only one. Then the banker decides whether to draw, and all hands are compared.

Closer to nine wins. Equal totals are a push at most tables, though some houses give ties to the banker — worth asking before you sit down.

When to draw the third card

This is the only judgement call in the game, and the maths behind it is simple enough to hold in your head.

Totals of 0 to 4. Draw. There is far more to gain than to lose — most cards improve you, and the ones that do not leave you no worse off than a hand that was already losing.

Total of 5. The genuine coin flip, and where tables disagree. Drawing improves a 5 more often than it ruins it, but not by much.

Totals of 6 or 7. Stand. You are already ahead of most hands, and a draw is more likely to drop you than lift you.

Totals of 8 or 9. Stand, always. You are holding the top of the range.

Note what a third card can do to you: draw a 5 onto a 6 and you have 11, which counts as 1. The last-digit rule means a bad third card does not just fail to help, it can wipe out a decent hand entirely.

The banker seat

The banker covers everybody's bets, and that is what makes the seat different rather than just another chair. The banker also acts last, having watched what everyone else drew — a real advantage, and the reason the seat is usually rotated or bought.

How the seat passes depends on the house. Common arrangements: it moves on each round, it moves when the banker loses a hand, or it goes to whoever is willing to cover the largest stake. Settle this before the first deal.

Lucky 9 and baccarat side by side

They look alike because they share the same arithmetic: nine is the target, face cards count as zero, only the last digit counts. The differences are structural.

Who decides. In Lucky 9 you choose whether to draw. In baccarat the drawing rules are fixed and neither hand has a choice.

What you are betting on. In Lucky 9 you play a hand. In baccarat you bet on which of two hands will win.

The banker. In Lucky 9 a real person sits there and takes on the risk. In baccarat "banker" is just the name of a bet.

So if you already know Lucky 9, baccarat will feel familiar and yet oddly passive: the counting is identical, the decisions are gone.

Playing it online

Lucky 9 turns up in the live-dealer sections of Philippine-facing sites, often near Tongits and Pusoy Dos. Online the banker is the house, the drawing rules are printed at the table, and the pace is set by the dealer rather than by whoever is shuffling.

Once real money is involved the useful question is who holds your balance and how fast they give it back. Our comparison of eleven sites covers licence, payout speed to GCash, minimum deposit and our score, and every review names the company behind the brand. For the money side specifically, how GCash withdrawals actually work is the page to read first. If you like this style of game, the full Pusoy Dos rules are the natural next one.

Everyone gets two cards and adds them up, counting only the last digit. Nine is the best total. You may draw one more card to improve, then hands are compared against the banker. Closer to nine wins.

Ace counts as one, cards two through nine count face value, and ten, jack, queen and king all count as zero. Only the last digit of the total matters, so 7 plus 8 is 15, which counts as five.

A two-card total of exactly nine. It is the strongest hand in the game and it is usually settled immediately, before anybody draws.

Two cards each, add them, keep the last digit, and get as close to nine as you can. Draw a third card if your total is low, then compare with the banker. In Filipino terms: mag-ipon ng malapit sa siyam, hindi lalampas.

They share the nine-is-best idea and the card values, but not the structure. In baccarat the drawing rules are fixed by the table and you bet on an outcome. In Lucky 9 you decide yourself whether to draw, and the banker is a seat somebody actually occupies.