

**BLACKJACK
(MBS)
Game Rules**

Version 5

w.e.f. 4 November 2016

1. **Definitions**
2. **Mode of Play**
3. **How To Play**
4. **Settlement**
5. **Irregularities**

1. Definitions

1.1. In these rules:

- 1.1.1. "Blackjack" means an Ace and any card having a point value of ten dealt as the initial two cards to a Player or to the Dealer, but does not include an Ace and a ten point value card dealt to a Split.
- 1.1.2. "Double" means to increase a wager by up to or equal the amount of the original wager but the increase must not be less than the table minimum.
- 1.1.3. "Hand" means the cards that have been dealt to a Player or to the Dealer in a round of play.
- 1.1.4. "Hard total" means the point total of a hand either without an Ace or with an Ace or Aces that are counted as 1 point in value.
- 1.1.5. "Initial deal" means only the first two cards to the Players and the first card to the Dealer have been dealt, but no further cards have been taken or wagers acted upon.
- 1.1.6. "Insurance bet" means to place an additional wager against the possibility of the Dealer obtaining a Blackjack.
- 1.1.7. "Pair" means that the first two cards dealt to the Player have the same point value or same court cards (Jack, Queen or King).
- 1.1.8. "Pair bet" means an additional wager that may be placed by a Player and wins if the Player receives a pair with his initial two cards.
- 1.1.9. "Point total" means the total points of cards in a hand.
- 1.1.10. "Round of play" means the period of play commencing with the commencement of play and concluding when the Dealer announces a result and, if applicable, collects losing wagers and pays winning wagers.
- 1.1.11. "Soft total" means the point total of a hand containing at least an Ace that is counted as 11 in value without exceeding 21.
- 1.1.12. "Split" or "Splitting" means to split any two cards of the same value.
- 1.1.13. "Stand-off" means a wager that neither wins nor loses.
- 1.1.14. "Subsequent deal" means additional cards requested by the Players after the initial deal.
- 1.1.15. "Surrender" means to give up 50 percent of the original wager to fold the hand after the initial deal.

2. Mode of Play

- 2.1. The game of Blackjack shall be played with one to eight decks of cards, with each deck having 52 cards without jokers and with backs of the same colour and design.
- 2.2. The layout for this game is as shown in Diagram "A" or "B" with:
 - 2.2.1. Betting areas for the placement of wagers;
 - 2.2.2. Betting area for the placement of "Insurance bets"; and
 - 2.2.3. Betting areas for the placement of "Pair bets".

Diagram "A"

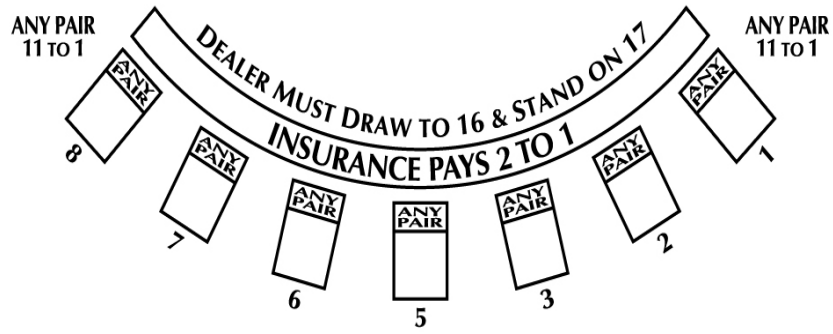
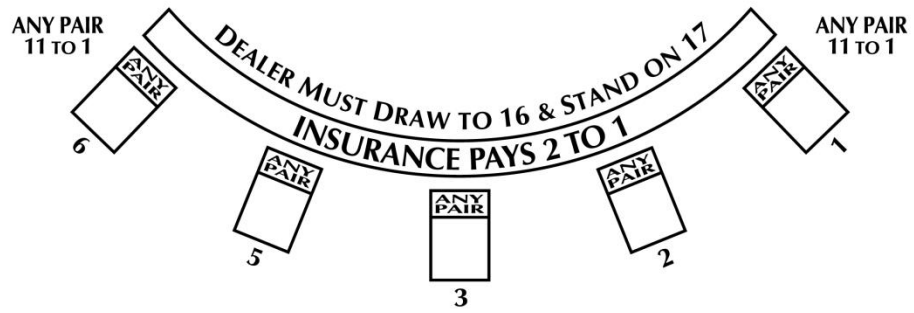


Diagram "B"



3. How To Play

- 3.1. Commencement of play shall begin when the Dealer announces "Place your bets, please".
- 3.2. Closing of bets shall take effect when the Dealer announces "No more bets".
- 3.3. Players in the game of Blackjack attempt to obtain a higher point total than the Dealer without exceeding 21.
- 3.4. Players must first place a wager before receiving two cards and then decide whether to stand on those cards, take one or more additional cards, split, surrender, double or place an insurance bet.
- 3.5. Prior to the cards being dealt, a Player may also place:
 - 3.5.1. A "Pair bet" that will win if the first two cards dealt to the Player is a pair, even if the Dealer has a Blackjack, and the Player will lose otherwise.
 - 3.5.2. A Player may place a "Pair bet" even if he did not place a main wager. However a "Pair bet" may only be placed on a playing area which contains a main wager.
- 3.6. Starting from the Dealer's left and continuing clockwise, the Dealer shall deal a card face up to each betting area containing a wager and a card face up to the Dealer. The Dealer shall then deal a second card face up to each of the wagered betting areas in the same sequence except to himself.
- 3.7. If a Player receives a Blackjack, the Player will be paid in accordance with the payout schedule stipulated in rule 4.1, except as provided for in rule 3.7.1 below.
 - 3.7.1 If a Player receives a Blackjack and the Dealer's first card is an Ace, the Player may choose to be paid even money before the subsequent deal. Otherwise, if the Dealer has a Blackjack, the hand shall be a stand-off.
- 3.8. When the initial two cards dealt to a betting area are of the same value and are not Aces, the Player may split the hand and receive additional cards on each of the hands that are split, provided that the wager on the second hand so formed is an amount equal to the original wager.
- 3.9. A Player may not form more than four hands while splitting in any one betting area, in each round of play except that:
 - 3.9.1. A Player splitting Aces can only split once and shall only have one card dealt to each Ace and cannot elect to receive additional cards; and
 - 3.9.2. A Player splitting Aces or cards of a point value of 10 shall not be capable of achieving a Blackjack.
- 3.10. Prior to the subsequent deal, a Player may choose to surrender by giving up 50 percent of the Player's original wager provided the Dealer does not have an Ace.
 - 3.10.1. A Player is not allowed to surrender after splitting.

- 3.11. A Player may elect to double by wagering an amount equal to or less than his original wager (but not less than the table minimum) on:
 - 3.11.1. The first two cards dealt to him; or
 - 3.11.2. The first two cards of any split pair (except for an Ace pair).
 - 3.11.3. Any doubled hand will receive only one additional card.
- 3.12. When the Dealer's first card is an Ace, a Player may place an Insurance bet of not more than half the amount of the Player's original wager, which will win if the Dealer's second card has a value of ten.
- 3.13. A Player is permitted to stand on his own two cards.
- 3.14. A Player may elect to receive additional cards if his point total is less than 21.
- 3.15. A Player who obtains a Blackjack or a hard or soft total of 21 is not permitted to double or draw additional cards.
- 3.16. Where a Player's point total exceeds 21, any wager on that hand shall lose and the Dealer shall immediately collect the cards from that hand and place them in the discard rack.
- 3.17. The point value of cards shall be as follows:
 - 3.17.1. An Ace shall have a value of 11 unless 11 would cause the point total of the hand to exceed 21, in which case the Ace shall have a value of 1.
 - 3.17.2. Any card from 2 to 10 inclusive shall have its face value; and
 - 3.17.3. Any Jack, Queen or King shall have a value of 10.
- 3.18. Except for a Pair bet and an Insurance bet, the outcome of the round of play is determined based on the point total of the Player's hand compared to the point total of the Dealer's hand.
- 3.19. When the subsequent deal to all Players' hands has been completed, a Dealer shall draw additional card(s) to himself, provided always that the Dealer draws to 16 points and stands on 17 points.

4. Settlement

4.1. Settlement of wagers shall be as follows:

Winning Wagers	Pays
Blackjack	3 to 2
Regular	1 to 1
Insurance bet	2 to 1
Pair bet	11 to 1

4.2. A Player shall win if:

4.2.1. The Player has Blackjack and the Dealer does not;

4.2.2. The Player has a point total greater than that of the Dealer without exceeding 21; or

4.2.3. The Player has not surrendered or exceeded 21 and the Dealer exceeds 21.

4.3. A Player shall lose if:

4.3.1. The Dealer has a point total greater than that of the Player without exceeding 21;

4.3.2. The Player's point total exceeded 21; or.

4.3.3. The Dealer has Blackjack and the Player does not.

4.4. A Player shall lose an amount equal to his original wager if:

4.4.1. The Player has doubled in accordance with these rules and the Dealer's hand has a Blackjack; or

4.4.2. The Player has split in accordance with these rules and the Dealer's hand has a Blackjack.

4.5. A Player shall stand-off if:

4.5.1. The Player has the same point total as the Dealer; or

4.5.2. Both the Dealer and the Player have Blackjack.

5. Irregularities

- 5.1. If a foreign card is found in the course of a game:
 - 5.1.1. The current round of play shall be void; and
 - 5.1.2. All results of the previous games will stand.
- 5.2. Where the cards have been dealt incorrectly prior to any interim settlement taking place or subsequent deal commencing and the cards cannot be reconstructed, the round of play shall be void.
- 5.3. After the Dealer has announced "No more bets", no wager may be placed or increased and any wager so placed or to the extent increased will be refused and/or will not be honoured.
- 5.4. After the Dealer has announced "No more bets", no wager may be withdrawn and any wager withdrawn shall be won or lost based on the game results.