

PONTOON
(MBS)
Game Rules

Version 6

w.e.f. 27 September 2019



In accordance with Section 100(1) of the Casino Control Act 2006, the Gambling Regulatory Authority of Singapore approves the game rules in respect of the game “Pontoon (Version 6)” as set out in this document by Marina Bay Sands Pte. Ltd. (“MBS”), to be conducted in the casino operated by MBS.

- 1. Definitions**
- 2. Mode of Play**
- 3. How to Play**
- 4. Settlement**
- 5. Irregularities**
- 6. General Provisions**

1. Definitions

1.1 In these rules:

- 1.1.1 "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.
- 1.1.2 "Hand" means the cards that have been dealt to a Player or to the Dealer in a round of play.
- 1.1.3 "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.
- 1.1.4 "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.
- 1.1.5 "Insurance wager" means to place an additional wager against the possibility of the Dealer obtaining a "Pontoon" when the Dealer's first card is an Ace. An "Insurance wager" shall win if the Dealer's second card is a Jack, Queen or King and shall lose if any other card is dealt.
- 1.1.6 "Interim settlement" means that a wager has been paid or taken based on the outcomes of the initial deal.
- 1.1.7 "Pair" means that the first two cards dealt to the Player have the same point value or same face cards (Jack, Queen or King). Two face cards that are not identical (e.g. KQ, KJ, QJ) do not constitute a "Pair".
- 1.1.8 "Pair wager" means an additional wager that may be placed by a Player and wins if the Player obtains a "Pair" with his initial two cards, and shall lose otherwise.
- 1.1.9 "Point total" means the total points of cards in a hand.
- 1.1.10 "Pontoon" 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.
- 1.1.11 "Round of play" means the period of play commencing with the commencement of play and concluding when the Dealer announces an outcome and, if applicable, collects losing wagers and pays winning wagers.
- 1.1.12 "Soft total" means the point total of a hand containing at least an Ace that is counted as 11 in point value without exceeding 21.
- 1.1.13 "Split" or "Splitting" means to split any two cards of the same point value.
- 1.1.14 "Stand-off" means a wager that neither wins nor loses.
- 1.1.15 "Subsequent deal" means additional cards requested by the Players after the initial deal.
- 1.1.16 "Super Bonus" means a Player holding three "7" cards of the same suit and the Dealer having a "7" of any suit as his first card.
- 1.1.17 "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 Pontoon shall be played with four to eight decks of cards, with each deck having 48 cards with the four "10s" removed and without jokers and with backs of the same colour and design.
- 2.2 The layout for this game is as shown in Appendix "A" with:
 - 2.2.1 Playing areas for the placement of wagers;
 - 2.2.2 Playing areas for the placement of "Insurance wagers"; and
 - 2.2.3 Playing areas for the placement of "Pair wagers".

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 "Pontoon" attempt to obtain a higher point total than the Dealer without exceeding 21.
- 3.4 The point value of cards shall be as follows:
 - 3.4.1 An Ace shall have a point value of 11 unless 11 would cause the point total of the hand to exceed 21, in which case the Ace shall have a point value of 1.
 - 3.4.2 Any Ace in the first two cards when doubled shall have the point value of the Ace counted as 1 and not 11.
 - 3.4.3 Any card from 2 to 9 inclusive shall have its corresponding point value; and
 - 3.4.4 Any Jack, Queen or King shall have a point value of 10 except for in the case of "Pair wagers" where they shall be treated as their corresponding face card.
- 3.5 Each Player at the table shall be responsible for correctly computing the point total of their hand and no Player shall be entitled to rely on the point total announced by the Dealer.
- 3.6 Each wager at a particular playing area may be placed by individual or multiple Players, provided that it is within the minimum and maximum limits displayed at the table.
- 3.7 The Dealer, Pit Supervisor or Pit Manager may, at the request of a Player, place wagers on behalf of the Player. It is the Player's responsibility to ensure that the placement is carried out correctly.
- 3.8 A Player may wager on every playing area at a "Pontoon" table provided there are sufficient seats at tables with equivalent limits operating in the casino to accommodate patron demand. In the case of full patronage, a Player may wager on more than one playing area but may only call the decisions with respect to the playing area at which they are seated or is otherwise entitled to control.
- 3.9 A Pit Manager may, at his discretion, restrict a Player from wagering on more than one playing area.
- 3.10 Up to three wagers may be placed on any one playing area of the "Pontoon" layout but:
 - 3.10.1 A Pit Manager may, at his discretion, restrict the number of wagers to less than three.
 - 3.10.2 Players are not permitted to separate their wagers within one playing area.

- 3.11 Where more than one Player wagers on a playing area, the decisions with regard to the cards dealt to that area shall be called by the Player who is seated at the playing area regardless of the position of any wagers on that playing area.
- 3.12 Where more than one Player wagers on a playing area and there is no seated Player, the Player whose wager is nearest to the Dealer shall control the playing area.
- 3.13 Where it may be unclear, the Dealer shall, prior to the commencement of a round of play, ascertain the Player who shall call the decisions with respect to any playing area and inform the Players prior to the commencement of play.
- 3.14 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 wager".
- 3.15 Prior to the cards being dealt, a Player may also place:
- 3.15.1 A "Pair wager" that shall win if the first two cards dealt to the Player is a "Pair", even if the Dealer obtains a "Pontoon", and the Player shall lose otherwise.
- 3.15.2 A Player may place a "Pair wager" even if he did not place a main wager. However, a "Pair wager" may only be placed on a playing area which contains a main wager.
- 3.16 To have first priority to place a "Pair wager", a Player must have a wager on that playing area.
- 3.17 Players are permitted to place "Pair wagers" on more than one playing area at one time.
- 3.17.1 Only three "Pair wagers" per playing area shall be permitted.
- 3.17.2 If more than one Player wishes to take another Player's "Pair wager", preference shall be given to:
- 3.17.2.1 Players with a wager on the playing area but do not control the playing area in question with priority given to the Player with the wager closest to the Dealer.
- 3.17.2.2 Players with a wager on the round of play with priority given to the Player with a wager on the playing area closest to the playing area in question.
- 3.17.2.3 If the Players' wagers are equally distant from the playing area in question, priority is given to the Player with the lowest amount of total "Pair wagers".
- 3.17.2.4 If multiple Players have equivalent claims to the placement of a wager on another Player's "Pairs" playing area and cannot reach an agreement over who shall place the wager, no wager shall be accepted on the aforementioned playing area from any Player, including a Player referred to in Rule 3.17.2.5.
- 3.17.2.5 Players without a wager on that round of play wishing to take other Players' "Pair wager" shall be on a first wager placed basis, as determined by the Dealer.
- 3.18 Starting from the Dealer's left and continuing clockwise, the Dealer shall deal a card face up to each playing 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 playing areas in the same sequence except to himself.

- 3.19 If a Player obtains a "Pontoon", the Player shall be paid in accordance with the Pay Table stipulated in Rule 4.1.
- 3.20 When the initial two cards dealt to a playing area are of the same point value, 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.
- 3.20.1 A Player splitting Aces or cards of a point value of 10 shall not be capable of obtaining a "Pontoon".
- 3.21 A Player may form not more than four hands while splitting in any one playing area, in each round of play except that:
- 3.21.1 A Player splitting Aces can only split once.
- 3.22 When a Player splits cards identical in point value, the Dealer shall deal a second card to the first of the hands so formed and shall complete the Player's decisions with respect to that hand before proceeding to deal any cards to the second hand.
- 3.22.1 A Player splitting Aces shall only have one card dealt to each Ace and cannot elect to receive additional cards.
- 3.22.2 Except as provided for in Rule 3.21.1, a Player may split again if their second card of either of the split hands is of identical point value to a card of the original split hand. The wager to be placed on the third hand shall be an amount equal to that of the original wager.
- 3.23 If the Player controlling a playing area elects to split, any other Player who has placed a wager on that playing area shall either:
- 3.23.1 Make an additional wager on the split hand/s so formed of an amount equal to their original wager; or
- 3.23.2 Have their original wager placed on the first hand so formed.
- 3.24 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's first card is an Ace, King, Queen or Jack.
- 3.24.1 After Players have received their second card and if the Dealer have an Ace, King, Queen or Jack, the Dealer shall verbally offer the option of surrender to the Players. After all Players have been given the opportunity to surrender, the Dealer shall verbally announce that the surrender option is closed and continue the deal.
- 3.24.2 If the Dealer obtains a "Pontoon", the surrender shall be considered void, and the Player shall lose his original wager.
- 3.24.3 If the Dealer does not obtain a "Pontoon", the Player shall lose 50 percent of the original wager. The Dealer shall complete the round of play and act on each surrender in turn, during final settlement.
- 3.24.3.1 A Player is not allowed to surrender after splitting.
- 3.24.3.2 If more than one wager is on the playing area, any of those Players may take the surrender option and any Players not taking the surrender option shall have their wagers remain in play.
- 3.24.3.3 In the event that the person controlling the playing area has taken the surrender option, the control of that playing area shall pass in turn from front to back, to the Player who does not wish to surrender.

- 3.25 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:
- 3.25.1 The first two cards dealt to him; or
 - 3.25.2 The first two cards of any split "Pair" (except for an Ace "Pair").
 - 3.25.3 Split Aces may not be doubled.
 - 3.25.4 Any doubled hand shall receive only one additional card.
 - 3.25.5 When a Player controlling the playing area elects to double, Players with a wager on the same playing area shall also have the option to double on that hand before the additional card is dealt.
 - 3.25.6 If the other Players do not double, the condition that only one additional card shall be dealt to that hand remains unchanged.
 - 3.25.7 If the Player controlling the playing area elects not to double, no other Players are permitted to double on that playing area.
 - 3.25.8 Each Player wagering in the playing area may make a decision to withdraw the doubled portion provided that the point total after the double is less than 21 and the Dealer shall collect the original wager. The remaining wagers shall win or lose or stand-off based on the point value of their hand relative to the Dealer's hand.
- 3.26 When the Dealer's first card is an Ace, a Player may place an "Insurance wager" of not more than half the amount of the Player's original wager. An "Insurance wager" shall win if the Dealer's second card is a Jack, Queen or King and shall lose if any other card is dealt.
- 3.26.1 After Players have received their second card and if the Dealer has an Ace, the Dealer shall verbally offer the option of "Insurance wager" to the Players. After all Players have been given the opportunity to place an "Insurance wager", the Dealer shall verbally announce that the option to place "Insurance wager" is closed and continue the deal.
 - 3.26.2 All "Insurance wagers" shall be made before the commencement of the subsequent deal and are to be placed on the insurance line of the layout.
 - 3.26.3 Where a Player declines to take the "Insurance wager", other Players shall be permitted to wager not more than half the amount of that Player's wager.
 - 3.26.4 If more than one Player wishes to take another Player's option to place "Insurance wager", preference shall be given to:
 - 3.26.4.1 The Player with a wager in the same playing area from front to back.
 - 3.26.4.2 The Player with a wager closest to that playing area from front to back.
 - 3.26.4.3 If both Players are equally distant from that playing area, the Player with the lowest total amount of "Insurance wagers", excluding the amount wagered on playing area/s that he controls.
 - 3.26.4.4 If multiple Players have equivalent claims to the placement of a wager on another Player's "Insurance" playing area and cannot reach an agreement over who shall place the wager, no wager shall be accepted on the aforementioned playing area from any Player, including a Player referred to in Rule 3.26.4.5.
 - 3.26.4.5 Players without a wager on that round of play wishing to take other Players' option to place "Insurance wager" shall be on a first wager placed basis as determined by the Dealer.

- 3.27 A Player is permitted to stand on his own two cards.
- 3.28 A Player may elect to receive additional cards if his point total is less than 21.
- 3.29 A Player who obtains a "Pontoon" or a hard or soft total of 21 is not permitted to double or draw additional cards, and shall be paid off immediately in accordance with the Pay Table stipulated in Rule 4.1.
- 3.30 The decision to stand or draw shall be determined by the Player's hand signal.
- 3.31 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 holder.
- 3.32 Except for a "Pair wager" and an "Insurance wager", 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.
- 3.33 Subject to Rule 3.34, 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 Hard 16 or Soft 17. When the Dealer's hand has a hard point total of 17, 18, 19, 20 or 21, no additional cards shall be drawn.
- 3.34 No additional cards shall be drawn to the Dealer's hand, regardless of the point total, if decisions have been made on all Players' hands and the additional cards would have no effect on the outcome of the round of play.

4. Settlement

- 4.1 Settlement of wagers shall be as follows:

Winning Wagers	Pays
Pontoon	3 to 2
Regular	1 to 1
Insurance wager	2 to 1
Pair wager	11 to 1
5 Cards totaling 21	3 to 2
6,7,8 mixed suits	3 to 2
7,7,7 mixed suits	3 to 2
6 Cards totaling 21	2 to 1
6,7,8 same suits (except Spades)	2 to 1
7,7,7 same suits (except Spades)	2 to 1
7 or more cards totaling 21	3 to 1
6,7,8 all Spades	3 to 1
7,7,7 all Spades	3 to 1

4.1.1 Super Bonus Payout Odds

Wagers	Wins
\$10 to \$99	\$1,000
\$100 or greater	\$5,000

- 4.1.1.1 When the Player has 7, 7, 7 of the same suit and the Dealer's first card is a 7 of any suit.
- 4.1.1.2 All other original wagers, either winning or losing on that round of play in which there is a Super Bonus winner, shall be eligible to receive a bonus payment of \$50.
- 4.1.1.3 Super Bonus payouts are not applicable for hands where the "7s" have been split or doubled.
- 4.1.1.4 All winning double hands shall be paid at the odds of 1 to 1 only and shall not be eligible for other odds of winning wager or Super Bonus odds as stipulated in Rules 4.1.1 and 4.1.1.2.
- 4.1.1.5 Super Bonus payouts are made in addition to the odds listed in Rule 4.1, and shall be paid at the completion of the hand.

4.2 A Player shall win if:

- 4.2.1 The Player obtains a "Pontoon" or 21 points;
- 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 obtains a "Pontoon" and the Player does not obtain a "Pontoon" or a point total of 21.

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 obtains a "Pontoon".

4.5 A Player shall stand-off if:

- 4.5.1 The Player has the same point total as the Dealer, except for a point total of 21 or "Pontoon" in which the Player shall be paid off immediately.

5. Irregularities

- 5.1 If in the course of a round of play it is discovered that there are extra or missing card/s and/or card/s which do not belong to the deck/s of cards in use or if unshuffled cards are used:

- 5.1.1 The current round of play shall be void; and
- 5.1.2 All outcomes of the previous rounds of play shall 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 Unless otherwise stated in these rules, 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 shall be refused and/or shall not be honoured.
- 5.4 Unless otherwise stated in these rules, 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 outcome of the round of play.
- 5.5 In an event that a card is found face upwards in the dealing device after the first card of a round of play has been dealt, the card shall be played as if it were found face downwards.
- 5.6 Should any round of play contain an error caused by the incorrect dealing of a card or cards:
 - 5.6.1 If the subsequent deal has not commenced and no interim settlement has taken place, the cards shall be reconstructed.
 - 5.6.2 If the subsequent deal has commenced or an interim settlement has taken place, the cards shall be reconstructed unless otherwise stated in these Rules.
- 5.7 A card exposed and dealt in error to the Dealer's completed hand (holding a point total of hard 17 or above) shall be removed from play and placed in the discard holder and the outcome based on the point total prior to the additional card being drawn shall stand.
- 5.8 A card dealt in error shall be dealt to the Player's or the Dealer's hand as though it were the next card from the dealing device unless the card dealt in error is dealt to the Dealer's completed hand (holding a point total of hard 17 or above), in which case, Rule 5.7 applies.
- 5.9 A Player who refuses to accept the card referred to in Rule 5.8 shall not receive any additional card during that round of play.
- 5.10 Where the card referred to in Rule 5.8 is refused by all Players, it shall become the Dealer's next card.
- 5.11 If the Dealer has not received a card on the initial deal and the interim settlement has not taken place or the subsequent deal has not commenced, the cards shall be reconstructed.
- 5.12 If the Dealer has not received a card on the initial deal and the interim settlement has taken place or the subsequent deal has commenced, the Dealer shall draw a card, except that:
 - 5.12.1 The Player whose hand is being acted upon may elect to complete their hand before the Dealer draws a card; and
 - 5.12.2 Upon the Dealer receiving that card, the Player/s shall be given the option to surrender or place an "Insurance wager".
- 5.13 If a Player has a valid wager and has received less than two cards and the interim settlement has not taken place or the subsequent deal has not commenced, the initial deal is deemed incomplete and the cards shall be reconstructed.
- 5.14 If a playing area with a valid wager has not received cards and the interim settlement has taken place or the subsequent deal has commenced, that wager shall be returned to the Player.

- 5.15 If a playing area with no wager is dealt cards and the interim settlement has taken place or the subsequent deal has commenced, the cards shall be removed and placed in the discard holder and the round of play shall continue.
- 5.16 If a Player has only received one card on the initial deal and the interim settlement has taken place or the subsequent deal has commenced, the Player shall be given the option of:
- 5.16.1 Acting upon their hand in turn; or
- 5.16.2 Withdrawing their wager and the card being discarded.
- 5.17 If a Player on the subsequent deal has not been given the opportunity to draw a card to their hand and only the next hand in play has been acted upon, the cards dealt shall be removed and treated as undisclosed.
- 5.18 If the subsequent deal has progressed to the point that more than one playing area has received cards, it is deemed that the Player has not acted in time and the hand shall continue.
- 5.19 Where manual shuffling is allowed, if there are insufficient cards remaining in the dealing device to complete a round of play, all of the cards in the discard holder shall be riffle shuffled once and cut by the Player whose hand is the next to be acted upon. The Dealer shall then complete the round of play.
- 5.19.1 After that round has been completed the cards shall be re-shuffled and cut.
- 5.20 Where manual shuffling is allowed, in the event that the cards are not shuffled following the exposure of the cutting card, a shuffle shall take place upon completion of that round of play.
- 5.21 Should the Dealer forget to burn the first card from the dealing device:
- 5.21.1 If it is noted on the initial deal and prior to an interim settlement, the cards shall be reconstructed.
- 5.21.2 If the subsequent deal has commenced or an interim settlement has taken place, then play shall continue with that card remaining in play.
- 5.22 Where a Player places a wager and is not present to make decisions with regard to the cards dealt to the playing area containing the wager, cards shall be dealt to the playing area in turn by the Dealer until the point total of the cards exceeds 11 or in the case of a soft total 17 or higher is reached. Options to wager on pairs, split or double shall be deemed to be forfeited.
- 5.22.1 Should another Player have a wager on that playing area, they shall be empowered to play that hand with priority given to the Player with the wager closest to the Dealer.
- 5.23 In the event that two or more cards are simultaneously drawn from the dealing device and it is not possible to ascertain the drawn order:
- 5.23.1 With no cards disclosed, the Player whose hand is to be acted upon may select the card they are to receive.
- 5.23.1.1 The remaining card/s shall then be dealt as if it were the next card from the dealing device.
- 5.23.2 With one card disclosed, the disclosed card shall be deemed to be the next card from the dealing device.
- 5.23.2.1 The remaining card/s shall then be dealt as if it were the next card from the dealing device.
- 5.23.3 With more than one card disclosed, the Player whose hand is to be acted upon may select the card or cards they wish to receive.

- 5.23.3.1 Any remaining cards shall then be offered to the next Player as if it/they were the next card from the dealing device and the Player shall have the option to choose. Should the Player decline the card/s, the cards shall be burned.
- 5.23.4 If the error occurs on the Dealer's hand:
 - 5.23.4.1 With no cards disclosed, the Pit Manager shall select the first card to be taken to the Dealer's hand.
 - 5.23.4.2 The remaining card shall then be dealt as if it were the next card from the dealing device.
 - 5.23.4.3 With one card disclosed, the disclosed card shall be deemed to be the next card from the dealing device.
 - 5.23.4.4 The remaining card shall then be dealt as if it were the next card from the dealing device.
 - 5.23.4.5 With both cards disclosed, the Pit Manager selects the card that is the most detrimental to the Dealer's hand.
 - 5.23.4.6 The remaining card shall then be discarded.
- 5.24 Any Player who refuses a card under the provisions of these rules shall be deemed to stand on their current hand and the deal shall continue.
- 5.25 Where any Player/s is dissatisfied with Rule 5.12, 5.15, 5.16 or 5.23, they may be permitted to withdraw their remaining wagers provided that the decision to withdraw the wager is made prior to any further cards being dealt. Wagers on the round of play which had been previously lost shall not be returned.
- 5.26 Once the outcome has been determined, winning wagers that are under the minimum shall be paid one time only and losing wagers shall be collected one time only. All future wagers irrespective of outcome by the same Player that are under the minimum shall be returned.
- 5.27 Winning wagers that are over the maximum shall be paid to the maximum only. Losing wagers that are over the maximum shall be collected to the maximum only.
- 5.28 Any wagers over the maximum or under the minimum paid or collected in previous rounds of play shall be considered settled.
- 5.29 In the event of a power failure:
 - 5.29.1 If no outcome has been established (i.e. none of the available wagers has conclusively won or lost), Players shall be given the option to withdraw their wagers. A Player taking the option to withdraw must withdraw all his wagers. The round of play shall then be concluded.
 - 5.29.2 With an outcome established (i.e. any of the available wagers has conclusively won or lost), play shall continue and the round of play shall be concluded.

6. General Provisions

- 6.1 If an irregularity occurs that is not covered by these rules, it shall be referred for the decision of the Gaming Shift Manager.
- 6.2 Any positions or functions that are outlined in these rules may also be performed by any person acting in that position or holding a higher position.

Appendix "A" This layout is available with 5 to 8 playing positions.

