

**FORTUNE PAI GOW POKER  
(MBS)  
Game Rules  
Version 3**

*w.e.f. 26 May 2016*

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## 1. Definitions

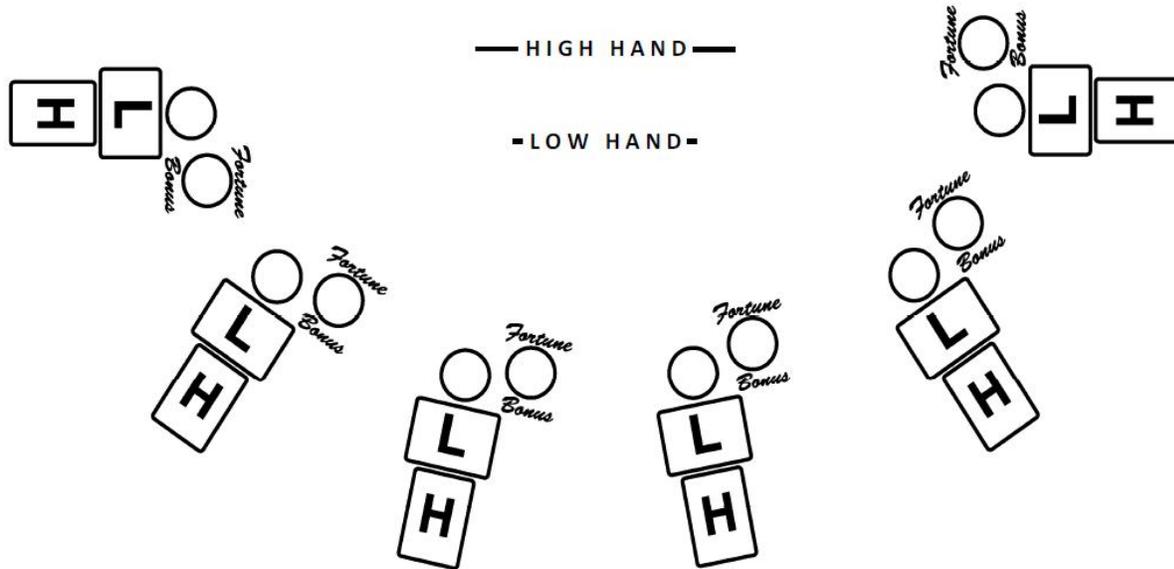
1.1. In these rules:

- 1.1.1. "Copy Hand" means either a two card hand or a five card hand of the Player which is identical in rank to the corresponding two card hand or five card hand of the Dealer.
- 1.1.2. "Envy Bonus" refers to a payment made to a Player or Players based on the result of another Player's hand in accordance with rule 3.18.
- 1.1.3. "Fortune Bonus" means an optional wager placed prior to the cards being dealt that entitles the Player to a "Fortune Bonus" payout if the Player's hand qualifies, regardless of the Dealer's hand.
- 1.1.4. "Foul Hand" means the Player sets the hand with the two card hand ranked higher than the five card hand.
- 1.1.5. "High Hand" means the five card hand which is formed from the seven cards dealt so as to rank higher than the two cards "Low Hand".
- 1.1.6. "House Way" means a mandatory way of arranging the Dealer's hand as stipulated in Appendix "A".
- 1.1.7. "Joker" means a wild card that can be used to complete a Straight, a Flush, a Straight Flush, a Royal Flush or a Seven Card Straight Flush. The Joker is otherwise treated as an "Ace". The Joker cannot be used to complete the "Low Hand" of the Royal Match.
- 1.1.8. "Low Hand" means the two card hand which is formed from the seven cards dealt so as to rank equal to or lower than the five card "High Hand".
- 1.1.9. "Royal Match" means a "Low Hand" that consists of a King and Queen of the same suit and a "High Hand" with a "Royal Flush". The "Joker" can only be used as a wild card to complete "Royal Flush" in the "High Hand".
- 1.1.10. "Standard wager" means the Player's initial wager placed in a round of play.
- 1.1.11. "Standoff" means a wager that neither wins nor loses.

## 2. Mode Of Play

- 2.1. The game of Fortune Pai Gow Poker shall be played with one deck of 53 cards including a Joker, with backs of the same colour and design.
- 2.2. The layout for this game is as shown in Diagram "A" with;
  - 2.2.1. Betting areas for the placement of "Standard wager" and "Fortune Bonus".
  - 2.2.2. Placement areas for setting the cards where "H" is for "High Hand" and "L" is for "Low Hand".

Diagram "A"



### 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. The objective of the game is for the Player to obtain both the ranking hands ("Low Hand" and "High Hand") higher than the Dealer.
- 3.4. A Player must place a "Standard wager" to participate in the game of Fortune Pai Gow Poker.
- 3.5. A Player may also place a "Fortune Bonus" wager after placing a "Standard wager" on that round of play.
- 3.6. Starting from the Dealer's left and continuing clockwise, the Dealer shall deal seven cards face down to each betting area containing a wager and then to the Dealer.
- 3.7. After receiving and examining the cards, the Player shall:
  - 3.7.1. Set a five card hand ("High Hand") and a two card hand ("Low Hand") from the seven cards that the Player is dealt. The five card hand shall be placed in the playing position marked "H" and the two card hand shall be placed in the playing position marked "L".
  - 3.7.2. Set the five card hand to be equal or higher than the two card hand. If the Player sets the hands with the two card hand higher than the five card hand, a "Foul Hand" is declared and the hand will be set by the Dealer in accordance to the House Way.

3.8. After all Players have set their hands and placed their cards in the appropriate playing position, the Dealer shall reveal the Dealer's seven cards and set the five card "High Hand" and the two card "Low Hand", face up in the designated area in accordance to the House Way.

3.9. The order of hands in "High Hand" from the highest to the lowest is as follows:

Five Aces (requires Joker to form hand)	Is a hand containing Four Aces and a Joker E.g. A♣, A♥, A♦, A♠ & Joker.
Royal Flush	Is a hand containing an Ace, King, Queen, Jack and 10 of the same suit. E.g. A♦, K♦, Q♦, J♦, 10♦
Straight Flush	Is a hand containing five cards of the same suit in consecutive ranking. E.g. K♣, Q♣, J♣, 10♣, 9♣ (Highest Straight Flush) Q♥, J♥, 10♥, 9♥, 8♥, (Second Highest Straight Flush)
Four of a kind	Is a hand containing four cards of the same rank. E.g. A♣, A♥, A♦, A♠
Full House	Is a hand containing three cards of the same rank and one "pair". E.g. K♣, K♥, K♦, A♠, A♥
Flush	Is a hand containing five cards of the same suit but not in consecutive ranking. E.g. J♥, 8♥, 6♥, 5♥, 2♥
Straight	Is a hand containing five cards of consecutive rank regardless of suit. E.g. A♦, K♠, Q♣, J♠, 10♦ (Highest Straight) K♥, Q♦, J♣, 10♦, 9♠, (Second Highest Straight)
Three of a kind	Is a hand containing three cards of the same rank. E.g. 10♠, 10♥, 10♣
Two pairs	Is a hand containing two "pairs". E.g. Q♠, Q♥, 6♣, 6♥
One pair	Is a hand containing two cards of the same rank. E.g. A♣, A♥
High Card (When comparing two hands that do not contain a pair, the hand with the highest ranked card wins) - If both "High Hand" and "Low Hand" have the same highest ranked card, the remaining cards are compared in this manner of descending order of ranked value until a result is determined.	

3.9.1. The rankings for hands of the equivalent poker hand value but consisting of different card values are illustrated by the following examples;

3.9.1.1. Q, J, 10, 9, 8 (Straight) beats 10, 9, 8, 7, 6 (Straight);

3.9.1.2. 8, 8, Q, 10, 2 beats 8, 8, J, 9, 7 as the next highest card after a Pair of 8's is a Queen which ranks higher than a Jack;

3.9.1.3. A, K, J, 4, 2 beats A, K, 10, 6, 3 as the next highest card after the Ace and the King is a Jack which ranks higher than a 10.

3.10. The order of hands in "Low Hand" from the highest to the lowest is as follows:

Pair of Aces as the Highest Pair; Pair of "2" as the Lowest Pair	Is a hand containing one "pair" E.g. A♣, A♥
High Card (When comparing "Low Hand" that does not contain a pair, the hand with the highest ranked card wins.)	Is a hand containing two different value cards E.g. J♣, 4♥

3.11. The Dealer shall compare the Dealer's two hands against each Player's two hands. The Player's "High Hand" shall be compared against the Dealer's "High Hand", and the Player's "Low Hand" shall be compared against the Dealer's "Low Hand". The Dealer shall assess the ranking of hands in accordance with rules 3.9 and 3.10.

3.12. A Player wins when his "Low Hand" ranks higher than the Dealer's "Low Hand" and his "High Hand" ranks higher than the Dealer's "High Hand".

3.13. A Player loses when his "Low Hand" ranks lower than the Dealer's "Low Hand" and his "High Hand" ranks lower than the Dealer's "High Hand".

3.14. A "Tie" is when Player wins either his "Low Hand" or "High Hand" and loses the other.

3.15. When the Player and Dealer have a hand of the same value and ranking, the Dealer wins.

3.16. If the Player's hand does not achieve any of the winning hands in rule 4.1.2, the "Fortune Bonus" wager loses.

3.17. If the Player's hand achieves one of the winning hands in rule 4.1.2, the "Fortune Bonus" wager wins.

3.18. All seated Players who have wagered on “Fortune Bonus” shall receive an “Envy Bonus” in the event that any other Player with a “Standard wager” (with or without “Fortune Bonus” wager) obtains a “Seven Card Straight Flush (without Joker)” or “Royal Match”.

<p>Seven Card Straight Flush (without Joker)</p>	<p>Is a hand containing seven cards of the same suit in consecutive ranking. E.g. J♣, 10♣, 9♣, 8♣, 7♣, 6♣, 5♣</p>
<p>Royal Match</p>	<p>Is a “Low hand” that consists of a King and Queen of the same suit and a “High Hand” with “Royal Flush”. The “Joker” can only be used as a wild card to complete “Royal Flush” in the “High Hand”.  E.g. A♦, K♦, Q♦, J♦, 10♦ + K♠, Q♠</p>

3.18.1. A Player is not eligible for an “Envy Bonus” under the following circumstances;

- 3.18.1.1. If the Dealer’s hand obtains a “Seven Card Straight Flush (without Joker)” or “Royal Match”;
- 3.18.1.2. If the Player’s hand obtains a “Seven Card Straight Flush (without Joker)”;
- 3.18.1.3. If the Player’s hand obtains a “Royal Match” unless another player achieves a “Seven Card Straight Flush (without Joker)”.

#### 4. Settlement

4.1. Settlement of wagers shall be as follows:

4.1.1. The payout odds of each winning wager shall be:

<b>Winning Bet</b>	<b>Pays</b>
Standard wager	1 to 1 Less 5 % commission

4.1.2. Fortune Bonus Payouts

<b>Winning Hand</b>	<b>Pays</b>	<b>Envy Bonus</b>
Seven Card Straight Flush (without Joker)	2,500 to 1	\$250
Royal Match	1,000 to 1	\$50
Seven Card Straight Flush With a Joker	500 to 1	-
Five Aces (requires Joker to form hand)	250 to 1	-
Royal Flush	100 to 1	-
Straight Flush	50 to 1	-
Four of a kind	20 to 1	-
Full House	5 to 1	-
Flush	4 to 1	-
Three of a kind	3 to 1	-
Straight	2 to 1	-

## **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 and no Players have handled their cards, the round of play shall be void except if an incorrect distribution of cards can be reconstructed by moving complete hands from one betting area to another.
- 5.3. If an incorrect number of cards are dealt to the Dealer's hand, the round of play shall be void, provided this is noticed before the commencement of play of the next game and the cards cannot be reconstructed.
- 5.4. If two or more cards are incorrectly exposed during the initial deal, the round of play shall be void.
- 5.5. If there is any shortage or excess of cards in the deck, the round of play shall be void.
- 5.6. 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.
- 5.7. 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.

## Appendix "A" - House Way

### 1. No Pair & One Pair

Seven Cards containing	Place in five card hand ("High Hand")	Place in two card hand ("Low Hand")	Example
NO PAIR K♣, Q♥, 9♠, 6♥, 4♣, 3♦, 2♠	Highest card	Second and Third highest cards	"Low Hand": Q♥, 9♠ "High Hand": K♣, 6♥, 4♣, 3♦, 2♠
ONE PAIR 3♣, 3♥, K♠, J♥, 9♠, 8♦, 5♠	Pair	Highest and Second highest cards	"Low Hand": K♠, J♥ "High Hand": 3♣, 3♥, 9♠, 8♦, 5♠

### 2. Two Pairs

Pairs will be divided into 3 groups	Low Pair	2's to 6's
	Medium Pair	7's to 10's
	High Pair	J's to A's

Seven Cards containing	Setting of Cards	Example
Low Pair + Low Pair 4♣, 4♥, 2♠, 2♥, K♠, Q♦, 7♠  Low Pair + Medium Pair 8♣, 8♥, 6♠, 6♥, Q♣, 9♦, 7♠	Split the pairs between the "High Hand" and the "Low Hand" unless holding a <b>King, Ace or Joker</b> , in which case use both pairs at the "High Hand" and the next highest two cards at the "Low Hand".	"Low Hand": K♠, Q♦ "High Hand": 4♣, 4♥, 2♠, 2♥, 7♠  "Low Hand": 6♠, 6♥ "High Hand": 8♣, 8♥, Q♣, 9♦, 7♠
Low Pair + High Pair K♣, K♥, 5♠, 5♥, A♣, 6♦, 4♠  Medium Pair + Medium Pair 10♣, 10♥, 8♠, 8♥, K♣, 9♦, 2♠	Split the pairs between the "High Hand" and the "Low Hand" unless holding an <b>Ace or Joker</b> , in which case use both pairs at the "High Hand" and the next highest two cards at the "Low Hand".	"Low Hand": A♣, 6♦ "High Hand": K♣, K♥, 5♠, 5♥, 4♠  "Low Hand": 8♠, 8♥ "High Hand": 10♣, 10♥, K♣, 9♦, 2♠

Seven Cards containing	Setting of Cards	Example
Medium Pair + High Pair J♣, J♥, 9♠, 9♥, A♣, K♦, 3♠	<b>Always split</b> to use the higher pair in the "High Hand" and lower pair in the "Low Hand".	"Low Hand": 9♠, 9♥ "High Hand": J♣, J♥, A♣, K♦, 3♠
High Pair + High Pair K♣, K♥, Q♠, Q♥, A♠, J♦, 9♠		"Low Hand": Q♠, Q♥ "High Hand": K♣, K♥, A♠, J♦, 9♠
Pair of Aces + Any Other Pair A♠, A♥, 2♠, 2♥, K♣, Q♦, J♠		"Low Hand": 2♠, 2♥ "High Hand": A♠, A♥, K♣, Q♦, J♠

### 3. Three Pairs

Seven Cards containing	Place in five card hand ("High Hand")	Place in two card hand ("Low Hand")	Example
THREE PAIRS J♣, J♥, 7♠, 7♥, 2♣, 2♦, 6♠	Second & Third Highest Pair	Highest Pair	"Low Hand": J♣, J♥ "High Hand": 7♠, 7♥, 2♣, 2♦, 6♠

### 4. Three of A Kind

Seven Cards containing	Place in five card hand ("High Hand")	Place in two card hand ("Low Hand")	Example
THREE OF A KIND 7♣, 7♥, 7♠, J♥, 8♣, 4♦, 3♠	Three of A Kind	Highest and Second highest cards	"Low Hand": J♥, 8♣ "High Hand": 7♣, 7♥, 7♠, 4♦, 3♠
THREE OF A KIND ACES A♠, A♥, A♣, K♥, Q♣, J♦, 2♠	Pair of Aces	Ace and the next highest card	"Low Hand": A♠, K♥ "High Hand": A♠, A♥, Q♣, J♦, 2♠
2 THREE OF A KIND 10♣, 10♥, 10♠, 4♥, 4♣, 4♦, 8♠	Lowest Three of A Kind	Highest Pair	"Low Hand": 10♣, 10♥ "High Hand": 4♥, 4♣, 4♦, 10♠, 8♠

## 5. Straights, Flushes, Straight Flushes and Royal Flushes

Seven Cards containing	Setting of Cards	Example
<p>NO PAIR</p> <p>J♣,10♥,8♠,7♦,6♥,5♦,4♣</p> <p>K♥,8♥,6♥,5♥,4♥,7,♠3♦</p>	<p>When given a choice to play either a Straight, Flush, Straight Flush or Royal Flush, play the category in which allow the highest two cards to be played on the “Low Hand”.</p>	<p>“Low Hand”: J♣,10♥</p> <p>“High Hand”: 8♠,7♦,6♥,5♦,4♣</p> <p>“Low Hand”: K♥,8♥</p> <p>“High Hand”: 7,♠6♥,5♥,4♥,3♦</p>
<p>ONE PAIR</p> <p>A♥,8♥,6♥,5♥,4♥,Q♣,8♠</p> <p>A♥,Q♥8♥,6♥,5♥,4♥,8♠</p>	<p>Play Pair in “Low Hand” only if Straight, Flush, Straight Flush or Royal Flush can be preserved in the “High Hand”.</p> <p><b>Exception:</b> Place the highest possible two cards (pair or non-pair) in the “Low Hand” whilst leaving a Straight, Flush, Straight Flush or Royal Flush in the “High Hand”.</p>	<p>“Low Hand”: Q♣,8♠</p> <p>“High Hand”: A♥,8♥,6♥,5♥,4♥</p> <p>“Low Hand”: 8♥,8♠</p> <p>“High Hand”: A♥,Q♥,6♥,5♥,4♥</p>
<p>TWO PAIR</p> <p>Q♥,10♥,7♥,6♥,5♥,10♣,6♠</p>	<p>Use Two Pair rule</p>	<p>“Low Hand”: 6♥,6♠</p> <p>“High Hand”: 10♥,10♣,Q♥,7♥,5♥</p>
<p>THREE PAIR</p> <p>A♠,@,2♠,2♦,3♥,3♦,4♣</p>	<p>Use Three Pair rule</p>	<p>“Low Hand”: A♠,@</p> <p>“High Hand”: 3♥,3♦,2♠,2♦,4♣</p>
<p>THREE OF A KIND</p> <p>10♣,9♥,8♠,7♦,6♥,9♦,9♣</p>	<p>Play Pair in “Low Hand”</p>	<p>“Low Hand”: 9♦,9♣</p> <p>“High Hand”: 10♣,9♥,8♠,7♦,6♥</p>
<p>FULL HOUSE</p> <p>A♥,A♠,@,K,♣,K♦,Q♥,J♦</p> <p>K,♣,K♦,K♥,@,A♠,J♦,10♠</p>	<p>Use Full House Rule</p> <p><b>Exception:</b> Three Kings, Ace and Joker, play Pair of King in the “Low Hand” whilst leaving a Straight, Flush, Straight Flush or Royal Flush in the “High Hand”.</p>	<p>“Low Hand”: K♣,K♦</p> <p>“High Hand”: A♥,A♠,@,Q♥,J♦</p> <p>“Low Hand”: K,♣,K♦</p> <p>“High Hand”: A♠,K♥,@,J♦,10♠</p>
<p>FOUR OF A KIND</p> <p>A♠,A♥,A♠,@,K♦,Q♥,J♦</p>	<p>Use Four of a Kind Rule</p>	<p>“Low Hand”: A♠,A♥</p> <p>“High Hand”: A♠,K♦,Q♥,J♦,@</p>

### 6. Full House

Seven Cards containing	Place in five card hand ("High Hand")	Place in two card hand ("Low Hand")	Example
THREE OF A KIND AND PAIR K♣,K♥,K♠,2♥,2♣,7♦,6♠	Three of A Kind	Pair	"Low Hand": 2♥,2♣ "High Hand": K♣,K♥,K♠,7♦,6♠
THREE OF A KIND AND PAIR 2'S, ACE AND KING Q♣,Q♥,Q♠,2♥,2♣,A♦,K♠	Full House	Ace and King	"Low Hand": A♦,K♠ "High Hand": Q♣,Q♥,Q♠,2♥,2♣
THREE OF A KIND AND TWO PAIRS J♣,J♥,J♠,4♥,4♣,3♦,3♠	Full House	Highest Pair	"Low Hand": 4♥,4♣ "High Hand": J♣,J♥,J♠,3♦,3♠

### 7. Four of A Kind

Seven Cards containing	Setting of Cards	Example
2'S THROUGH 6'S 4♣,4♥,4♠,4♦,8♥,7♦,3♠	Never split, play in "High Hand". Place Highest and Second Highest cards in the "Low Hand"	"Low Hand": 8♥,7♦ "High Hand": 4♣,4♥,4♠,4♦,3♠
7'S THROUGH 10'S 7♣,7♥,7♠,7♦,Q♥,J♦,5♠ 7♣,7♥,7♠,7♦,A♥,J♦,5♠	Split unless Ace or Joker can be played on the "Low Hand". Keep the Four of A Kind in the "High Hand"	"Low Hand": 7♣,7♥ "High Hand": 7♠,7♦,Q♥,J♦,5♠  "Low Hand": A♥,J♦ "High Hand": 7♣,7♥,7♠,7♦,5♠
JACKS,QUEENS, KINGS AND ACES J♣,J♥,J♠,J♦,Q♥,9♦,4♠	Always Split	"Low Hand": J♣,J♥ "High Hand": J♠,J♦,Q♥,9♦,4♠
2'S THROUGH KING'S WITH A PAIR OR THREE OF A KIND Q♣,Q♥,Q♠,Q♦,2♥,2♦,3♠	Place the Four of A Kind in the "High Hand" and Pair in the "Low Hand".	"Low Hand": 2♥,2♦ "High Hand": Q♣,Q♥,Q♠,Q♦,3♠
FOUR OF A KIND OF ACES WITH A PAIR OR THREE OF A KIND A♣,A♥,A♠,A♦,Q♥,Q♦,9♠ A♣,A♥,A♠,A♦,K♥,K♦,9♠	Always Split Four of A Kind of Aces. <b>Exception:</b> Four Aces with a Pair of Kings, play Pair of Kings in the "Low Hand".	"Low Hand": A♣,A♥ "High Hand": A♠,A♦,Q♥,Q♦,9♠  "Low Hand": K♥,K♦ "High Hand": A♣,A♥,A♠,A♦,9♠

**8. Five of A Kind**

Seven Cards containing	Setting of Cards	Example
<p>FIVE OF A KIND ACES</p> <p>A♣,A♥,A♠,A♦,@,Q♥,Q♦</p> <p>A♣,A♥,A♠,A♦,@K♥,K♦</p>	<p>Always Split and play two Aces in the "Low Hand". Exception: Five Aces with a Pair of King, play Pair of King in the "Low Hand".</p>	<p>"Low Hand": A♣,A♥ "High Hand": A♣,A♦,@,Q♥,Q♦</p> <p>"Low Hand": K♥,K♦ "High Hand": A♣,A♥,A♠,A♦,@</p>

**Note: @ represents "Joker"**