

PONTOON

(RWS)

Game Rules

Version 5

w.e.f. 11 June 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 5)” as set out in this document by Resorts World at Sentosa Pte. Ltd. (“RWS”), to be conducted in the casino operated by RWS.

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1. Definitions

In these rules:

- 1.1 **Bet** shall have the same meaning as wager.
- 1.2 **Bust** or **Too Many** refers to cases where cards are drawn exceeding the Point Total of 21 for either the Player or the Dealer.
- 1.3 **Card Shoe** refers to an electronic or non-electronic device from which cards are dealt.
- 1.4 **Dealer** refers to the person responsible for the dealing of the game.
- 1.5 **Double Down** refers to an additional Bet placed by a Player that is equal to or less than his Initial Bet on (i) the first two cards; or (ii) the first two cards of any Split Hand (except for a pair of Aces).
- 1.6 **Electronic Card Shuffler** refers to a device specifically designed to automatically shuffle one or more decks of cards and from which cards are dealt.
- 1.7 **Final Settlement** refers to a settlement of Bets during a Subsequent Deal. A Final Settlement shall include, but is not limited to, the collection of a Bet on a Player's Hand that is Bust, the settlement of all Insurance Bets, payments and collections on a Player's Hand.
- 1.8 **Hand** refers to the cards that have been dealt to a Player or the Dealer in a Round of play.
- 1.9 **Hard Total** refers to the Point Total of a Hand which: (a) contains no Aces; or (b) contains an Ace / Aces each of which has a value of 1 point only.
- 1.10 **Hit** refers to the direction given by the Player that he wishes to draw a card.
- 1.11 **House** refers to the Casino Operator.
- 1.12 **Initial Bet** refers to a Bet, other than a side Bet, that is placed by a Player before receiving cards.

- 1.13 **Initial Deal** refers to the first two cards dealt to a Player's Hand and the first card dealt to a Dealer's Hand.
- 1.14 **Insurance** refers to a Bet placed by a Player against the Dealer's possible Pontoon to protect the Player's Initial Bet when the Dealer's first card is an Ace.
- 1.15 **Interim Settlement** refers to a payment made or collected by the House directly following an Initial Deal and before Subsequent Deal. An Interim Settlement shall include the payment of all side Bets, a Player's Pontoon and/or the refund of half a Player's Bet arising from a Player's Surrendered Hand.
- 1.16 **Picture Card** refers to a card of any suit being a King, Queen or Jack. All Picture Cards shall have a value of 10 points.
- 1.17 **Pit Employee** refers to the Dealer, Pit Supervisor or Pit Manager. The responsibilities of a Dealer, Pit Supervisor and Pit Manager may be performed by any person assigned to and acting in that position.
- 1.18 **Player** refers to a person who places a Bet during a Round of play.
- 1.19 **Point Total** refers to the total value of the cards in a Hand.
- 1.20 **Pontoon** refers to a Hand where the initial two cards have a Point Total of 21 comprising an Ace and any Picture Card. However, a two-card combination comprising an Ace and any Picture Card derived from a Split shall not be deemed as a Pontoon.
- 1.21 **Reconstruction** refers to the returning of card(s) to their original intended sequential order.
- 1.22 **Round of play** refers to the period of play commencing with the announcement "Place your Bets, please" and concluding when the Final Settlement for all Players are made.

- 1.23 **Seated Player** refers to the Player sitting at the betting box who has placed a Bet on a betting box and makes the decision for that betting box. In the event that there is no Player seated at the betting box, Seated Player shall refer to the Player with the highest Bet on the betting box and makes the decision for that betting box.
- 1.24 **Soft 21** refers to a Hand where the Point Total of the cards is 21, other than a Pontoon and at least one Ace is allocated the value of 11. This shall also include a Hand resulting from a Split on a pair of Aces or a pair of Picture Cards.
- 1.25 **Soft Total** refers to the Point Total of a Hand which contains at least an Ace that has a value of 11 points.
- 1.26 **Split** refers to the splitting of a Player's initial two cards of identical value into two different Hands.
- 1.27 **Stand** refers to the Player's decision not to make any further request to draw cards.
- 1.28 **Stand Off** refers to a situation where the Player's Hand has the same Point Total as the Dealer's Hand. In a Stand Off, the Player's Bet is neither paid nor collected.
- 1.29 **Standing Player** refers to a Player who places a Bet on a Seated Player's betting box.
- 1.30 **Subsequent Deal** refers to any cards dealt to a Hand after the Initial Deal has been completed.
- 1.31 **Super Bonus** refers to a Player having a pair of 7s of the same suit in Hand, draws a third 7 of the same suit and the Dealer's first card is a 7 of any suit.
- 1.32 **Surrender** refers to a Player's decision to give up half of his Initial Bet when the Dealer's first card is an Ace or any Picture Card.
- 1.33 **Void** refers to a Round of play that has been invalidated and has no result.

2. Mode of Play

2.1 The Layout

2.1.1 Pontoon may be played only on tables displaying the layout as shown in Appendices A and B.

- a. Betting boxes shall be marked for each Player. The maximum number of boxes is as shown on each table layout.

2.2 The Cards

2.2.1 The game shall be played with four to eight decks of cards with each deck consisting of 48 cards excluding the four 10s.

3. How to Play

- 3.1 The objective of the game is to obtain a Point Total of 21 but not over, or as close to a Point Total of 21 as possible, which may be either a Hard Total or a Soft Total.
- 3.2 The value of the cards shall be determined as follows:
 - 3.2.1 An Ace dealt to any Player in the game shall have a value of either 1 point or 11 points, at the discretion of the Player unless (i) an Ace is one of the initial 2 cards in a Double Down Hand which shall be allocated a value of 1 point; or (ii) 11 points would give the Hand a Point Total in excess of a Hard or Soft 21;
 - 3.2.2 Any card from 2 to 9 shall have its face value; and
 - 3.2.3 Any Picture Card shall have a value of 10 points.
- 3.3 Player may start placing a Bet when the Dealer announces "Place your Bets, please".
- 3.4 The permissible minimum and maximum limits shall be displayed at the table.
- 3.5 It shall be the responsibility of the Player to place the Bet within the permissible minimum and maximum limits as displayed at the table.
- 3.6 Where applicable, no Player playing in any Hand and Betting less than the maximum limit provided, shall refuse the balance of the Bet in that Hand to be taken up by any other Player.
- 3.7 A Player may also place a Bet on other betting boxes.
- 3.8 The decision made for a betting box shall be called by the Seated Player of that betting box.
- 3.9 No more Bets shall be placed after the Dealer announces "No more Bets".

- 3.10 Starting on his left and continuing in a clockwise rotation around the table, the Dealer shall deal a card face up to each box where a Bet has been placed and a card face up to himself. Thereafter, he shall deal a second card face up to each of the boxes except to himself.
- 3.11 A Player may request for permission to squeeze the cards in the betting box containing a Bet placed by him, before such card(s) are dealt from the Card Shoe/Electronic Card Shuffler. In the event that such permission is granted by the House, the cards for each Player shall be dealt face down during the Initial Deal and/or Subsequent Deal. In the event that the Dealer inadvertently dealt any card(s) face up, the Round of play shall continue and the result shall stand.
- 3.12 If a Player has a Pontoon, the Dealer shall pay the Bet on that Hand immediately in accordance with the Pay Table stipulated in paragraph 4.1.1. In the event that the Hand is not immediately noticed by the Dealer, the payment for the Bet shall be made during settlement.
- 3.13 If the Dealer's first card is an Ace, a Player can place an Insurance Bet against the Dealer's possible Pontoon to protect his Initial Bet (Insurance). An Insurance Bet may be made by each Player against the House, and no other Player may participate in another Player's Insurance Bet.
- 3.13.1 An Insurance Bet shall be placed on the line on the layout marked "Insurance Pays 2 to 1" (as shown on the layout in Appendices A and B), after the second card is dealt to each Player but before any additional cards are dealt to any Player. Insurance Bets must be half or less than half the Initial Bet.
- 3.13.2 If the Dealer has a Pontoon, Players who have placed Insurance Bets, shall be paid in accordance with the Pay Table stipulated in paragraph 4.1.1. If the Dealer does not have a Pontoon, the Insurance Bets shall lose and the Round of play proceeds.
- 3.14 If the Dealer's first card is an Ace or any Picture Card, a Player may Surrender his Hand by giving up half of his Initial Bet (Surrender). The decision to Surrender by the Player shall be made after the second card is dealt to each Player but before any additional cards are dealt to any Player.

- 3.15 When a Player Surrenders, no further cards shall be dealt to that Player. Where the Dealer:
- 3.15.1 has a Pontoon, the Surrendered Bet shall have no effect and the Player shall lose his entire Initial Bet.
 - 3.15.2 does not have a Pontoon, the Player shall lose half of his Initial Bet.
- 3.16 Any Player may draw any number of cards provided that the Point Total of the cards in his Hand does not exceed 21 (i.e. Bust / Too Many). A Player having a Pontoon or a Point Total of Soft 21 shall not draw any additional cards.
- 3.17 Any Player who decides to Hit which results in his Hand exceeding a Point Total of 21 (i.e. Bust / Too Many) shall lose his Bets.
- 3.18 Any Player having cards of a Point Total of less than 12, except when subject to Double Down, shall be required to draw an additional card or cards until his Hand has a Point Total of not less than 12.
- 3.19 If the Player does not wish to make any further request to draw cards when his Hand has a Point Total of 12 or above, the Player shall Stand.
- 3.20 Any initial two cards of identical value can be Split into two different Hands and the amount of Bet to be placed on the new Hand shall be equal to that placed on the original Hand (Split). Further, the Player shall not be allowed to Surrender his Hand after the Hand is Split.
- 3.20.1 If a Seated Player chooses to Split a Hand and places an additional Bet, a Standing Player who places a Bet on that betting box and who declines to follow suit shall have his Bet placed only on the first set of the Split Hand and shall have no involvement in the result of the second or subsequent Split Hands.

- 3.20.2 No Hand can be Split more than thrice into more than four Hands. The Player must draw at least one card for each Hand. The Player shall receive the second card to the first of the Split Hands formed and shall receive additional cards to the other Split Hand after the Player has made a decision with respect to the first Hand. In the event the initial two cards are a pair of Aces , the Player can only Split once and draw only one additional card for each Hand.
- 3.20.3 Aces or Picture Cards which are Split shall not be capable of achieving Pontoon. In the event a Player obtains a Point Total of 21 following a Split, the Dealer shall pay the Bet on that Hand immediately. In the event that the Hand is not immediately noticed by the Dealer, the payment for the Bet shall be made during settlement.
- 3.20.4 If a Player has decided to Split a pair of 7s to form two separate Hands, the Super Bonus shall not be paid out in the event that an additional 7 is drawn to any of the aforementioned Split Hands.
- 3.20.5 The Player shall lose all the Bets on his Hands that Bust after Splitting. For Bets on Hands that have not Bust after Splitting, if the Dealer obtains a Pontoon, the Player shall lose all his Bets, including the Player's Initial Bet and the additional Bets placed for the Split Hands.
- 3.21 A Player may choose to Double Down on (i) the first two cards or (ii) the first two cards of any Split Hand (except for a pair of Aces) provided that such first two cards do not form a Pontoon or Soft 21. In order to Double Down, a Player shall make an additional Bet equal to or less than his Initial Bet and must draw only one additional card (Double Down).
- 3.21.1 If a Seated Player chooses to Double Down and places an additional Bet, the Standing Player may decline to follow suit with the additional Bets but must accept that only 1 additional card shall be drawn for that Hand.

- 3.21.2 Any Ace in the initial two cards of any Double Down shall have the value of 1 point and not 11 points. For example, when a Player chooses to Double Down on a Hand consisting of an Ace and a 5, the Point Total of the Hand is 6. If a 4 is subsequently dealt to the Hand, the Point Total of the Hand is 10 and not 20. However, if the third card drawn to the Doubled Down Bet is an Ace, this Ace can have a value of 1 point or 11 points, at the discretion of the Player.
- 3.21.3 After the Player receives the additional card when Doubling Down, if the Point Total of a Player's Hand has not Bust, the Player may choose to withdraw the Doubled Down portion of his Bet and lose his Initial Bet.
- 3.21.4 If the Player's Hand Busts after Double Down, the Player shall lose his Bet. For Bets on Hands that have not Bust after Double Down and not withdrawn by the Player, if the Dealer obtains a Pontoon, the Player shall lose an amount equal to his Initial Bet.
- 3.21.5 All winning Doubled Down Hands shall be paid at the odds of 1 to 1 and shall not be eligible for payout odds and Super Bonus odds as stipulated in paragraphs 4.1.1 and 4.1.2.
- 3.22 Players having a Point Total of 21 are not permitted to draw additional cards. The Dealer shall pay the Bet on that Hand immediately, in accordance with the Pay Table stipulated in paragraph 4.1.1 except in respect of a Doubled Down Hand where a winning Bet is paid 1 to 1. In the event that the Hand is not immediately noticed by the Dealer, the payment for the Bet shall be made during settlement.
- 3.23 After all Players have decided on their cards, the Dealer shall draw card(s) to himself, provided always that the Dealer must draw to Point Total of Hard 16 or Soft 17. The Dealer shall then compare his Hand against the Player's Hand. If:
- 3.23.1 the Dealer goes Bust, the Player wins;
- 3.23.2 the Player has a higher Point Total than the Dealer, the Player wins;
- 3.23.3 the Player has a lower Point Total than the Dealer, the Player loses; and
- 3.23.4 the Player and the Dealer have the same Point Total, it denotes a Stand Off.

4. Settlement

4.1 Odds of Each Winning Bet

4.1.1 Pontoon Pay Table

Pontoon Pay Table	
Bet/Rules	Pays
Pontoon wins	3 to 2
Insurance wins	2 to 1
Regular Bet wins	1 to 1
Bet/Rules	Pays
5 Cards with Point Total of 21 wins	3 to 2
6,7,8 mixed suits wins	3 to 2
7,7,7 mixed suits wins	3 to 2
6 Cards with Point Total of 21 wins	2 to 1
6,7,8 same suits (except Spades) wins	2 to 1
7,7,7 same suits (except Spades) wins	2 to 1
7 or more cards with Point Total of 21 wins	3 to 1
6,7,8 all Spades wins	3 to 1
7,7,7 all Spades wins	3 to 1

4.1.2 Pontoon Super Bonus Payout

Pontoon Super Bonus	
Bet/Rules	Pays
7,7,7 same suits and Dealer's first card is a 7 of any suit (Splits or Doubled Down Hands shall not be eligible for the Super Bonus)	\$1,000 if Bet \$10 to \$99 \$5,000 if Bet \$100 and above
All other Bets in the same Round of play in which there is a Super Bonus shall be eligible to receive Bonus Payment of \$50 per betting circle (Seated Player Only)	

5. Irregularities

- 5.1 In the event the total Bets placed on any betting boxes exceed the maximum permissible limit for that betting box, and this is noticed by the Dealer before the Bets are closed, the House shall reject the excess Bets. For the purposes of assessing whether and when the maximum Bet has been reached in the game for a betting box, Seated Players shall have the priority in the placement of their Bets, following which Standing Players may place their Bets subject to and until the maximum Bet has been reached for that betting box.
- 5.1.1 However, if the excess Bets were not rejected, the Player shall win or lose his Bet on a pro rata basis based on the permissible maximum limit for that betting box. Such apportionment shall not result in any Player winning or losing based on a pro-rated Bet that is below the minimum permissible limit.
- 5.1.2 In the event that any Player has, in a betting box that has exceeded the maximum permissible limit, placed a Bet that is under the minimum permissible limit, pro rata shall not be applied, and such Player shall win or lose accordingly.
- 5.2 In the event the total Bets placed on any betting boxes do not meet the minimum permissible limit for that betting box, and this is noticed by the Dealer before the Bets are closed, the Dealer shall advise the Player that the minimum permissible limit must be met and give the Player the opportunity to increase or withdraw his Bet.
- 5.2.1 However, if the Dealer does not notice that the Bet falls below the minimum permissible limit, the Player shall win or lose accordingly.
- 5.3 In the event a Player walks away after he has placed a Bet, and he is the only Player Betting on the betting box, the House shall draw cards for the Player until the Player's Hand reaches a Point Total of 12 or more. The House shall settle the Bet accordingly.
- 5.4 In the event of a technical interruption (such as a power failure) that affects the continuation of a Round of play, if:

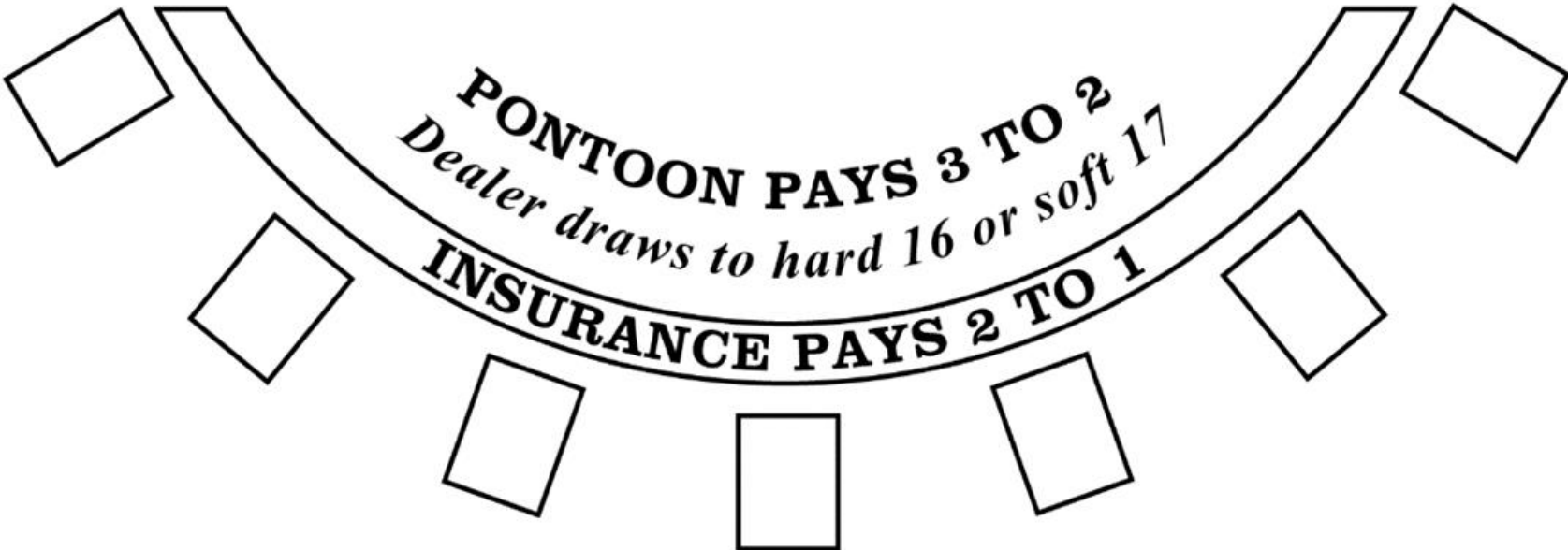
- 5.4.1 an outcome has been established i.e. any of the available Bets has conclusively won or lost, play shall continue and the Round of play shall be concluded.
- 5.4.2 no outcome has been established i.e. none of the available Bets has conclusively won or lost, the Round of play shall be Voided.
- 5.5 In the event that any of the following situations occur, the Round of play shall be Voided:
 - 5.5.1 if a card that does not form part of the set of cards is found during the Round of play; or
 - 5.5.2 if there is any shortage or excess of cards in the deck; or
 - 5.5.3 if there are insufficient cards in the Card Shoe/Electronic Card Shuffler to complete a Round of play; or
 - 5.5.4 if the playing cards are not shuffled.
- 5.6 Once the next Round of play has commenced, the outcome and settlement of all previous Round(s) of play shall stand.
- 5.7 In the event of any dealing error not described paragraph 5.5 and regardless of whether Reconstruction is possible, all Players on the gaming table shall have the option to:
 - 5.7.1 continue their Hand (if the cards cannot be Reconstructed); or
 - 5.7.2 continue with the Reconstructed Hand (if the cards can be Reconstructed); or
 - 5.7.3 have their Bet returned and the Hand invalidated.

All Players who have chosen the options set out in paragraph 5.7.1 or 5.7.2 above must then accept any subsequent cards dealt on that Round of play.

- 5.8 After the Dealer announces “No more Bets”, no Bet may be placed, increased or withdrawn and the Dealer shall refuse all such Bets.
- 5.9 Subject to paragraph 5.10, the House shall Reconstruct all cards arising from any dealing error made (i) during the Initial Deal and prior to an Interim Settlement and (ii) during a Subsequent Deal and prior to a Final Settlement. The House shall have absolute discretion to determine whether or not the cards are capable of being Reconstructed.
- 5.10 In the event any of the following situations occur, the cards shall not be Reconstructed:
- 5.10.1 Where an Interim Settlement or Final Settlement has taken place.
 - 5.10.2 Where the Dealer fails to Stand in accordance with paragraph 3.25 and Hits on his completed Hand. The additional card(s) shall be discarded and the Dealer’s Point Total prior to the additional card(s) being drawn shall Stand.
 - 5.10.3 Where the cards have been dealt to a betting area without a Bet after an Interim Settlement has taken place. The cards shall not be Reconstructed, but shall be discarded from play.
- 5.11 In the event a card is found turned face up in the Card Shoe/Electronic Card Shuffler, it shall be used as though it was the next card from the Card Shoe/Electronic Card Shuffler.
- 5.12 In the event two cards or more have been drawn simultaneously and the order of the cards cannot be determined, regardless of whether the cards have been exposed, a Player shall have the option to select which of the cards to receive first and the other card shall be used as though it was the next card from the Card Shoe/Electronic Card Shuffler.
- 5.12.1 If the above situation occurs on the Dealer’s Hand, the Pit Supervisor or above shall discard the cards drawn simultaneously and instruct the Dealer to draw another card.

- 5.12.2 The drawing of simultaneous cards shall be deemed as a dealing error, all Players on the gaming table shall be given the options set out in paragraph 5.7.
- 5.13 An error that occurred during a Round of play that is not noticed until after the commencement of a subsequent Round of play shall not have any effect on the outcome of the subsequent Round(s) of play.
- 5.14 Bets shall be settled in accordance with the position of chips on the layout when the Bets are closed. The House shall not be liable to pay for any Bets placed in error by the Player or by the Player through the House or someone else on the betting layout at the gaming table.
- 5.15 Where the Round of play is Voided, all Bets made by the Players for that particular Round of play shall be returned.
- 5.16 The Pit Employees may, at the request of a Player, place Bets on behalf of the Player. If instruction is given to the Pit Employees, it is the responsibility of the Player to ensure that the Bets are placed correctly on his behalf.
- 5.17 Where provisions in the Game Rules do not provide for the resolution of (a) any irregularity and/or scenario not covered in the Game Rules and/or (b) any interpretation issues relating to the Game Rules, the decision on how to resolve such matters shall be made by the Table Games Shift Manager or above.

Appendix "A"



Appendix "B"

