

# **BLACKJACK**

**(RWS)**

**Game Rules**

**Version 4**

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## **1. Definitions**

In these rules:

### **Blackjack or Natural 21**

A hand where the initial two cards have a point count of 21 comprising an Ace and any card having a value of 10 points shall be deemed as a Blackjack or a Natural 21. However, a two-card combination comprising an Ace and any cards that have a value of 10 points derived from a Split shall not be deemed as a Blackjack or a Natural 21.

### **Bust**

In cases where cards are drawn exceeding the point count of 21 for either the Player or the Dealer.

### **Hard Total**

The point count of a hand which contains no Aces or which contains Aces that have a value of 1 point.

### **House**

House means the Casino Operator.

### **Picture card**

Refers to a card of any suit being a King, Queen or Jack.

### **Point count/point count**

Refers to the total value of the cards in a hand.

### **Round of play**

Refers to 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.

### **Soft 21**

A hand where the point count of the cards is 21, other than a Blackjack or a Natural 21, is deemed as a Soft 21. This shall also include a hand resulting from a Split on an Ace, Picture card or 10 pair, which has a point count of 21.

### **Soft Total**

The point count of a hand which contains at least an Ace that has a value of 11 points.

**Stand Off** Where the Player's hand has the same point count as the Dealer's hand. In a Stand Off, no payment is payable on the Player's wager.

## **2. Mode of Play**

### **2.1 The Layout**

2.1.1 Blackjack may be played only on tables displaying the layout as shown in Appendices "A", "B" and "C".

- a) Betting boxes will be marked for each Player. The maximum number of boxes is as shown on each table layout.
- b) The layout will have the following inscriptions:
  - i. BLACKJACK PAYS 3 TO 2
  - ii. Dealer must stand on 17 and must draw to 16
  - iii. PLAYER PAIR BET PAYS 11 TO 1
  - iv. INSURANCE PAYS 2 TO 1
  - v. "Under 13" and "Over 13"

### **2.2 The Cards**

2.2.1 The game shall be played with four to eight standard decks of cards, each deck consisting of 52 cards.

### **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 All Players must place an initial bet to participate in a round of play of Blackjack. Thereafter, prior to the cards being dealt, the Player may choose to place a wager on “Player Pair” and/or “Under/Over 13”.
- 3.4 The objective of the game is to obtain a point count of 21 but not over, or as close to a point count of 21 as possible, which may be either a Hard Total or a Soft Total.
- 3.5 The value of the cards shall be determined as follows:
  - 3.5.1 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 11 points would give the hand a point count in excess of 21;
  - 3.5.2 Any card from 2 to 10 shall have its face value; and
  - 3.5.3 Any Picture card shall have a value of 10 points.
- 3.6 Starting on his left and continuing in rotation clockwise round the table, the Dealer shall deal a card face up to each box containing a wager and a card face up to himself. Thereafter, he shall deal a second card face up to each of the said boxes except to himself.
- 3.7 The Dealer shall settle wagers on “Player Pair” and/or “Under/Over 13”, if any, before the round of play continues:
  - 3.7.1 **Player Pair**  
Where the Player’s initial two cards are identical, being a pair which comprises the same number or picture type, regardless of colour and suit. The Player wins on “Player Pair” when the initial two cards are a pair and is paid in accordance with the Pay Table stipulated in rule 4.1. The “Player Pair” wager shall be separated from and shall not affect in any way the outcome of the hand on the box to which it relates.

### 3.7.2 **Under or Over 13**

The initial two cards of the Player's own hand shall decide the outcome of the wager. All Aces shall have a value of 1 point and all Picture cards shall have a value of 10 points.

- a) A Player who wagered on Under 13 shall win if the point count of his initial two cards is less than 13.
- b) A Player who wagered on Over 13 shall win if the point count of his initial two cards is more than 13.
- c) The House shall win if the point count of the Player's initial two cards is exactly 13.
- d) The Player's wagers shall not exceed the original bet.
- e) The "Under/Over 13" wager shall be separated from and shall not affect in any way the outcome of the hand on the box to which it relates.

3.8 If the Dealer's first card is an Ace, the Player may request for:

3.8.1 **Even Money** – A Player having Blackjack may request for the same amount of his wager as payment before the Dealer draws the third card for any Player. Otherwise, if the Dealer has a Blackjack it shall be considered a Stand Off.

3.8.2 **Insurance** – A Player can place an insurance bet against the Dealer's possible Blackjack to protect his initial bet. An insurance bet may be made by each Player against the House, and no other Player may participate in another Player's insurance bet.

An insurance bet can be placed on the line on the layout marked "Insurance Pays 2 to 1" (as shown on the layout in Appendices "A", "B" and "C"), immediately 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.

If the Dealer has a Blackjack, all wagers placed shall lose, except for Players who have placed insurance bets, which will be paid in accordance with the

Pay Table stipulated in rule 4.1. If the Dealer does not have a Blackjack, the insurance bets shall lose and the round of play proceeds.

- 3.9 If the Dealer's first card is not an Ace or a card with a value of 10 points when the Player has a Blackjack, the Dealer shall pay the wager on that Player's hand immediately in accordance with the Pay Table stipulated in rule 4.1. In the event the Player has a Blackjack and the Dealer's first card is a card with a value of 10 points, the round of play proceeds accordingly and if the Dealer obtains a Blackjack it shall be considered a Stand Off.
- 3.10 **Surrender** – If the Dealer's first card is not an Ace, a Player may surrender his hand by giving up half of his initial bet. The decision to surrender by the Player shall be made immediately after the second card is dealt to each Player but before any additional cards are dealt to any Player.
- 3.11 **Hit** – The Player wishes to draw cards and may draw any number of cards provided that the point count of the cards in his hand does not exceed 21 (i.e. Bust). A Player having a Blackjack or a Soft 21 shall not draw any additional cards.
- 3.12 **Stand** – The Player does not wish to make any further request to draw cards and the Player shall play against the House on the point count of the cards in hand.
- 3.13 **Split** – Any initial two cards of identical value can be split into two different hands and the amount of wager to be placed on the new hand shall be equal to that placed in the original hand. The Player shall not be allowed to surrender his hand after the hand is split.

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 Dealer shall deal the second card to the first of the split hands so formed and shall proceed to deal additional cards to the other split hand only after the Player has made a decision with respect to the first hand. In the event of an Ace pair which is split, the Player can only split once and draw only one additional card for each hand. Aces or cards with a value of 10 points which are split shall not be capable of achieving Blackjack.

The Dealer shall collect all the wagers on hands that bust after splitting. For wagers on hands that have not bust after splitting, if the Dealer obtains a Blackjack, the Dealer shall only collect an amount equal to the Player's initial bet.

- 3.14 **Double Down** – A Player may elect to double down on (i) the first two cards or (ii) the first two cards of any Split hand (except for an Ace pair) provided that such first two cards do not form a Blackjack or Soft 21. In order to double down, a Player

shall make an additional wager equal to or less than his initial bet and must draw only one additional card. The Player is not allowed to withdraw a double down wager.

The Dealer shall collect all the wagers on hands that bust after double down. For wagers on hands that have not bust after double down, if the Dealer obtains a Blackjack, the Dealer shall only collect an amount equal to the Player's initial bet.

- 3.15 Players having a point count of 21 are not permitted to draw additional cards.
- 3.16 Any Player who decides to "Hit" and exceeds a point count of 21 (i.e. Bust) shall lose his wagers immediately.
- 3.17 Any Player having cards of a point count 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 count of not less than 12.
- 3.18 After all Players have decided on their cards, the Dealer shall draw card(s) to himself, provided always that the Dealer must draw to a point count of 16 and stands on a point count of 17. The Dealer shall then compare his hand against the Player's hand. If:
  - 3.18.1 the Dealer goes "Bust", the Player wins;
  - 3.18.2 the Player has a higher point count than the Dealer, the Player wins;
  - 3.18.3 the Player has a lower point count than the Dealer, the Player loses;
  - 3.18.4 the Player and the Dealer have the same point count, it denotes a "Stand Off".



#### 4. Settlement

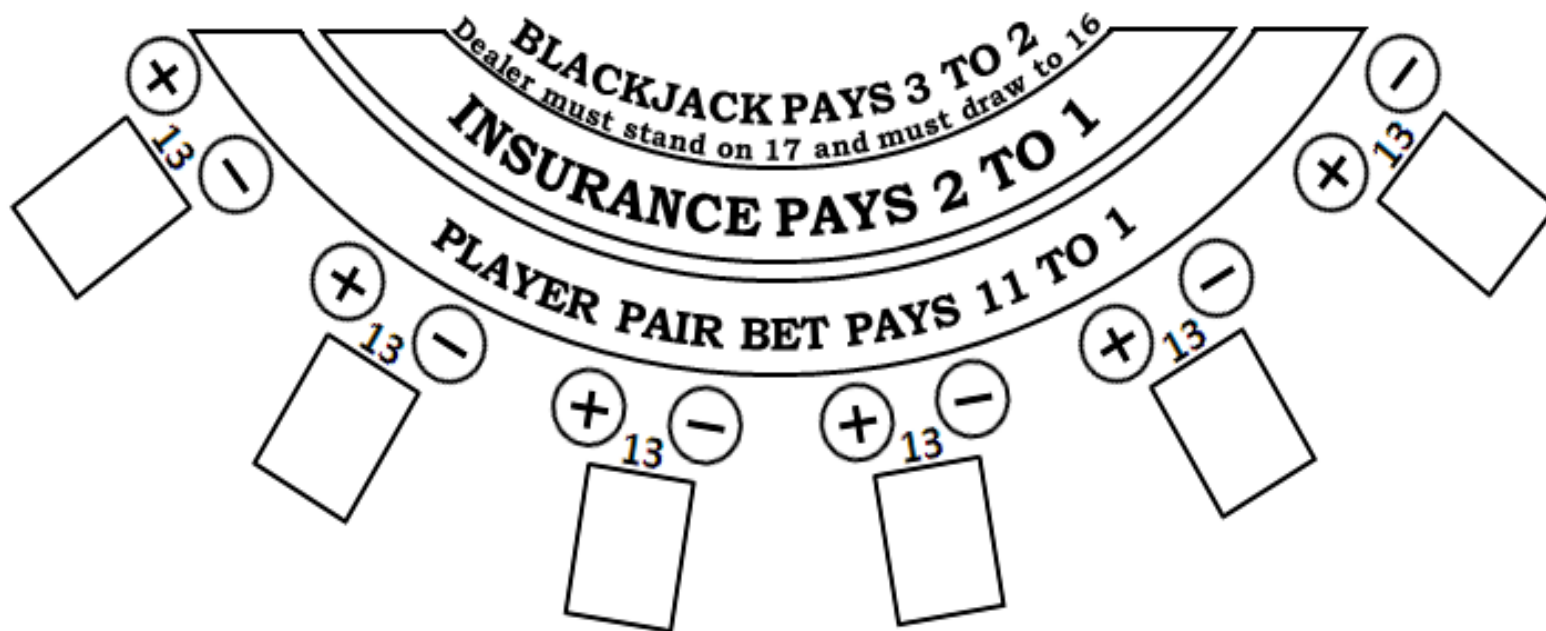
##### 4.1 Odds of Each Winning Wager

Blackjack Pay Table	
Bet/Rules	Pays
Blackjack wins	3 to 2
Regular Bet wins	1 to 1
Insurance wins	2 to 1
Under 13 wins	1 to 1
Over 13 wins	1 to 1
Player Pair wins	11 to 1

## **5. Irregularities**

- 5.1 In the event that any of the following situations occur, the round of play shall be considered void:
  - 5.1.1 Any foreign card that does not form part of the set of cards is found in the progress of a round of play. The outcomes of all previous rounds of play will stand; or
  - 5.1.2 Where the cards have been dealt incorrectly (prior to any interim settlement taking place or the subsequent deal commencing) and the cards cannot be reconstructed.
- 5.2 After the Dealer announces “No more bets”, no wager may be placed, increased or withdrawn and the Dealer will refuse all such wagers.

Appendix "A"



Appendix "B"



Appendix "C"

