

**ilani**  
**Table Games**  
**Game Rules**

<b>Electronic Table Games – Blackjack</b> <b>Game Rules</b>
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**SUBMISSION DATE:**

**APPROVAL DATE:**

**1. RULES OF THE GAME**

- a.** The object is for the player to draw cards that total 21 or come closer to 21 than the dealer without exceeding 21. All cards count at face value, except for Jacks, Queens, and Kings which count as 10, and the Ace which counts as either 1 or 11, at the player's option.
- b.** Two cards shall be dealt for the players hand and the dealer will receive two cards, one face up and one face down (the hole card).
- c.** If the initial two cards are an Ace and a ten-value card, the hand is a "Blackjack". A Blackjack beats any other combination of cards except another Blackjack. If both the player and the dealer have Blackjack, the hand is a "push", and the player neither wins nor loses.
- d.** After the players have received their initial two cards, they can choose to "stand" (draw no more cards) or take a "hit" (draws one or more cards). If the player's card total exceeds 21, they "break" and automatically lose.
- e.** Once the players have made the decision on their hand, the dealer's hole card shall be exposed. Dealers must draw an additional card if their point total is 16 or less and must stand if they have 17 or more.
  - i.** Electronic Blackjack games will require the dealer to hit soft 17.
    - 1.** A soft 17 in the game of Blackjack is a hand including an Ace that can count as either 1 or 11. Example: A-6 is a soft 17.
- f.** If the dealer breaks (cards exceed 21), the remaining players who have not broken automatically win. If the dealer's point total is less than the player's point total, the player wins. If the dealer's point total is more than the player's (without breaking), the player loses. If the dealer and the player have the same point total, the hand is a "push", and the player neither wins nor loses.
- g.** Ten Card Charlie – It is theoretically possible for the player to draw ten cards without going bust. In this case, the player's hand automatically wins, except when the dealer has a blackjack.

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- h.** All winning bets (excluding optional wagers) are paid even money except Blackjacks which are paid at odds of 6 to 5.

**2. ILANI PLAYER OPTIONS**

- a.** Splitting Pairs - If the player's first two cards have the same value, they may split them into two hands. The player must bet the same amount as their original wager on each hand formed by splitting the pair. If the dealer has Blackjack, the player shall only lose their original wager. The player must complete play on the first hand before continuing on to the second hand.
- b.** Doubling Down - After the player receives the first two cards, the player may make an additional wager up to the amount of their original wager. The player may also double down on the first two cards after a split. A player may not double down when their first two cards total 21. When doubling down, the player must draw a card and may only draw one card. If the dealer gets Blackjack, the player shall only lose their original wager.
- c.** Insurance - If the dealer's face up card is an Ace, the player may take insurance up to one-half of their original wager. If the dealer has Blackjack, the insurance wager shall be paid at odds of 2 to 1. If the dealer does not have Blackjack, the insurance wager loses.
- d.** Bonus Bets:
  - i.** 19+:
    - 1.** An optional wager in which the player bets on the three card combination of the players' first two cards and the dealers up card. See payable 1.
  - ii.** K-K:
    - 1.** An optional wager in which the player bets that one of their first two cards is a King or the combined total of their first two cards is 20. If neither the initial two player cards are a King or the card total is not 20, the bet loses. See payable 2.
  - iii.** Q-Q:
    - 1.** An optional wager in which the player bets that one of their first two cards is a Queen or the combined total of their first two cards is 20. If neither the initial two player cards are a Queen or the card total is not 20, the bet loses. See payable 3.
  - iv.** J-J:

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1. An optional wager in which the player bets that one of their first two cards is a Jack or the combined total of their first two cards is 20. If neither the initial two player cards are a Jack or the card total is not 20, the bet loses. See payable 4.
- v. Pair:
  1. An optional wager in which the player bets that their first two cards will be any kind of pair. If the initial two cards are not a pair, the bet loses. See payable 5.
- vi. Match:
  1. An optional wager in which the player bets that at least one of their first two cards will have the same suit and/or rank as the dealers up card. If neither of the players initial two cards match the dealers up card in rank, the bet loses. See payable 6.
- vii. A-2:
  1. An optional wager in which the player bets that the dealers up card rank value will fall within the range of the players first two cards. The card ranks have the following order: 2-3-4-5-6-7-8-9-10-J-Q-K-A. If the dealers up card rank is outside the range of the players' initial two cards, the bet loses. See payable 7.
- viii. 7's:
  1. An optional wager in which the player bets that the first of three dealt cards will be a 7. The sequence in which the dealt cards make up a winning combination is: first player card, second player card, first dealer card. If the first card dealt to the player is not a 7, the bet loses. See payable 8.
- ix. Poker 3:
  1. An optional wager in which the player bets on the three card combination of the players first two cards and the dealers up card to make a 3-card poker hand. See payable 9.

**3. EQUIPMENT**

- a. Electronic Blackjack at ilani shall be played at an electronic terminal allowing players to place wagers on the main hand as well as any optional bonus bets.

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- b.** For dealer-assist, the cloth covering the Blackjack gaming station shall have imprinted thereon the ilani logo and shall have areas indicating the players cards and the dealers' cards.
- c.** Electronic Blackjack will be dealt using 6 decks of cards, utilizing pre-shuffled, pre-inspected cards as described in Table Games Internal Controls or virtually, utilizing the automated card generator.
- d.** While operating in dealer-assist mode, the cards will be shuffled manually or by using continuous shuffler as described in Table Games Internal Controls or dealt manually using a smart shoe with card recognition.
- e.** Electronic Blackjack shall be dealt with the following rules:
  - i.** Dealer must hit on soft 17.
  - ii.** Player may split three (3) times for a total of four (4) hands (except Aces).
  - iii.** When splitting Aces, the player shall only receive one card on each Ace. Aces may not be split more than once.
  - iv.** Double down allowed on original two cards and after any split or re-split (except on a Blackjack).
  - v.** Surrender only on the original two cards.
  - vi.** Insurance - If the dealer's face up card is an Ace, the player may take insurance up to one-half of their original wager. If the dealer has Blackjack, the insurance wager shall be paid at odds of 2 to 1. If the dealer does not have Blackjack, the insurance wager loses.

- 4. CARD STANDARDS-DEALER ASSIST** Cards will be handled in accordance with the Table Games IC Chapter 5 5.20 when operating as dealer assist.

**5. DEALING PROCEDURE – DEALER ASSIST**

- a.** The dealer and/or Table Games supervisor shall inspect, wash, shuffle, and cut the cards as described in Table Games Internal Controls.
- b.** A countdown timer will begin on each player's touchscreen terminal, during which they place their Blackjack and optional bonus wagers (19+, KK, QQ, JJ, Pair, Match, A2, 7's, Poker 3), prior to the cards being dealt by the dealer.
- c.** The dealer shall deal the players one card, followed by one card face-up for the dealer. The players shall then receive their second card. The dealer's second card, the hole card, shall remain face-down and be placed under their face-up card.

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- i.** If the player has Blackjack and the dealer's up-card is not an Ace or ten, the automated system will credit the player's electronic account at odds of 6 to 5.
- ii.** If the dealer's up-card is a ten-value card, the automated system will determine if the dealer has a Blackjack and complete the hand. Otherwise, play will continue.
- iii.** If the dealer's up-card is an Ace, the players will be prompted for insurance. If the automated system determines the dealer's hole card is a 10-value card, the dealer shall turn over their hole card to reveal the Blackjack. The automated system will credit the electronic accounts of any players that placed an insurance wager at odds of 2 to 1.

## 6. DEALING PROCEDURE – AUTOMATED

- a. A countdown timer will begin on each player's touchscreen terminal, during which they place their Blackjack and optional bonus wagers (19+, KK, QQ, JJ, Pair, Match, A2, 7's, Poker 3) prior to the start of the hand.
- b. Once the betting period ends, the system uses an automated card generator to simulate drawing from a standard 6-deck shoe.
- c. Two cards will be dealt to the players hand and two to the dealer's hand, virtually.
  - i. If the player has Blackjack and the dealer's up-card is not an Ace or ten, the automated system will credit the player's electronic account at odds of 6 to 5.

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- ii. If the dealer's up-card is a ten-value card, the automated system will determine if the dealer has a Blackjack and complete the hand. Otherwise, play will continue.
- iii. If the dealer's up-card is an Ace, the players will be prompted for insurance. If the automated system determines the dealer's hole card is a 10-value card, the dealer's hole card will be revealed displaying the Blackjack. The automated system will credit the electronic accounts of any players that placed an insurance wager at odds of 2 to 1.
- d. A countdown timer will begin on the players touchscreen terminal, allowing them the option to act on their hands (see Section 2).
  - i. If the player does not act on their hand within the allotted time, their hand will automatically be considered a stand.
- e. Once the countdown timer has expired and all players have made their decision, additional cards will be virtually delivered to the player's hands by the automated system until all players have concluded their hands.
- f. The dealers hole card will be exposed by the automated system and additional cards drawn as required, according to Section 1 above.
- g. After the result of the round is determined, winnings will be automatically credited to the players electronic account or by printed voucher.

**7. IRREGULARITIES**

- a. System malfunctions/irregularities will void all pays and plays.
- b. If cards are displayed on the main display screen are different from the player terminal, payouts are made based on the outcome displayed on the player terminal
- c. If the card reading device incorrectly identifies a card, the card value will be manually input, and play will continue.
- d. Decisions concerning mistakes and errors made by dealers during live play on dealer assist Blackjack will be handled by a Supervisor or above. All decisions are final. Any disputes will be referred to CTGC

**7. MINIMUM AND MAXIMUM WAGERS**

- a. Blackjack: \$1 – \$500
- b. Pair / A-2 / Poker 3: \$1 – \$25
- c. Match: \$1 – \$20

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- d. 19+ / K-K / Q-Q / J-J / 7's: \$1 – \$5
- e. Total of all wagers must meet minimum aggregate of \$5 while in automated mode and minimum aggregate of \$10 while in dealer assist mode.
- f. All wagers shall be made utilizing the player terminal.

**Paytable 1 (19+)**

<b>Players First Two Cards &amp; Dealer Up Card</b>	<b>Payout</b>
<b>Suited 7-7-7</b> (All cards are 7's and same suit)	200 to 1
<b>Suited 6-7-8</b> (Cards have face values of 6, 7, and 8, and same suits)	100 to 1
<b>7-7-7</b> (All cards are 7's and different suits)	50 to 1
<b>6-7-8</b> (Cards have face values of 6, 7, and 8, and different suits)	30 to 1
<b>Suited 21</b> (Cards added together total 21 and are the same suit)	10 to 1
<b>21</b> (Cards added together total 21 and are different suits)	3 to 1
<b>Any 20</b> (Cards added together total 20)	2 to 1
<b>Any 19</b> (Cards added together total 19)	1 to 1

Only the highest hand will be paid

**Paytable 2 (K-K)**

<b>Players First Two Cards</b>	<b>Payout</b>
<b>King of Diamonds Pair</b> (First two cards are kings of diamonds)	200 to 1
<b>Matched 20</b> (First two cards total 20 and are same rank and suit)	25 to 1
<b>Any 20</b> (First two cards total 20 regardless of rank and suit)	3 to 1
<b>One King</b> (First two cards contains one king)	1 to 1

Only the highest hand will be paid

**Paytable 3 (Q-Q)**

<b>Players First Two Cards</b>	<b>Payout</b>
<b>Queen of Diamonds Pair</b> (First two cards are queens of diamonds)	200 to 1
<b>Matched 20</b> (First two cards total 20 and are same rank and suit)	25 to 1
<b>Any 20</b> (First two cards total 20 regardless of rank and suit)	3 to 1
<b>One Queen</b> (First two cards contains one queen)	1 to 1

Only the highest hand will be paid

**Paytable 4 (J-J)**

<b>Players First Two Cards</b>	<b>Payout</b>
<b>Jack of Diamonds Pair</b> (First two cards are jacks of diamonds)	200 to 1

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<b>Matched 20</b> (First two cards total 20 and are same rank and suit)	25 to 1
<b>Any 20</b> (First two cards total 20 regardless of rank and suit)	3 to 1
<b>One Jack</b> (First two cards contains one jack)	1 to 1

Only the highest hand will be paid

**Paytable 5 (Pair)**

<b>Players First Two Cards</b>	<b>Payout</b>
<b>Suited Pair</b> (First two player's cards are pair of the same suit)	25 to 1
<b>Non-suited Pair</b> (First two player's cards are pair of different suit)	6 to 1

Only the highest hand will be paid

**Paytable 6 (Match)**

<b>Players First Two Cards &amp; Dealer Up Card</b>	<b>Payout</b>
<b>2 Suited Matches</b> (First two player's cards match suit and rank of dealer's up card)	50 to 1
<b>1 Suited and 1 Non-suited Match</b> (One of player's first two cards match suit and rank of dealer's up card while other matches rank)	20 to 1
<b>1 Suited Match</b> (One of player's first two cards match suit and rank of dealer's up card while other doesn't match rank)	9 to 1
<b>2 Non-suited Matches</b> (First two player's cards match rank of dealer's up card)	6 to 1
<b>1 Non-suited Match</b> (One of player's first two cards match rank of dealer's up card while other doesn't)	3 to 1

Only the highest hand will be paid

**Paytable 7 (A-2)**

<b>Players First Two Cards &amp; Dealer Up Card</b>	<b>Payout</b>
<b>Three of a Kind</b> (All three cards have the same rank)	40 to 1
<b>One-card Spread</b> (First two cards are separated by one rank and dealers' card is in between them) i.e., player has 4-6, dealer has 5	4 to 1
<b>Two-card Spread</b> (First two cards are separated by two ranks and dealers' card is in between them) i.e., player has 4-7, dealer has 5	3 to 1
<b>All Other Spreads</b> (First two cards are separated by any rank and dealers' card is in between them) i.e., player has 3-10, dealer has 5	1 to 1

Only the highest hand will be paid

**Paytable 8 (7's)**

<b>Players First Two Cards &amp; Dealer Up Card</b>	<b>Payout</b>
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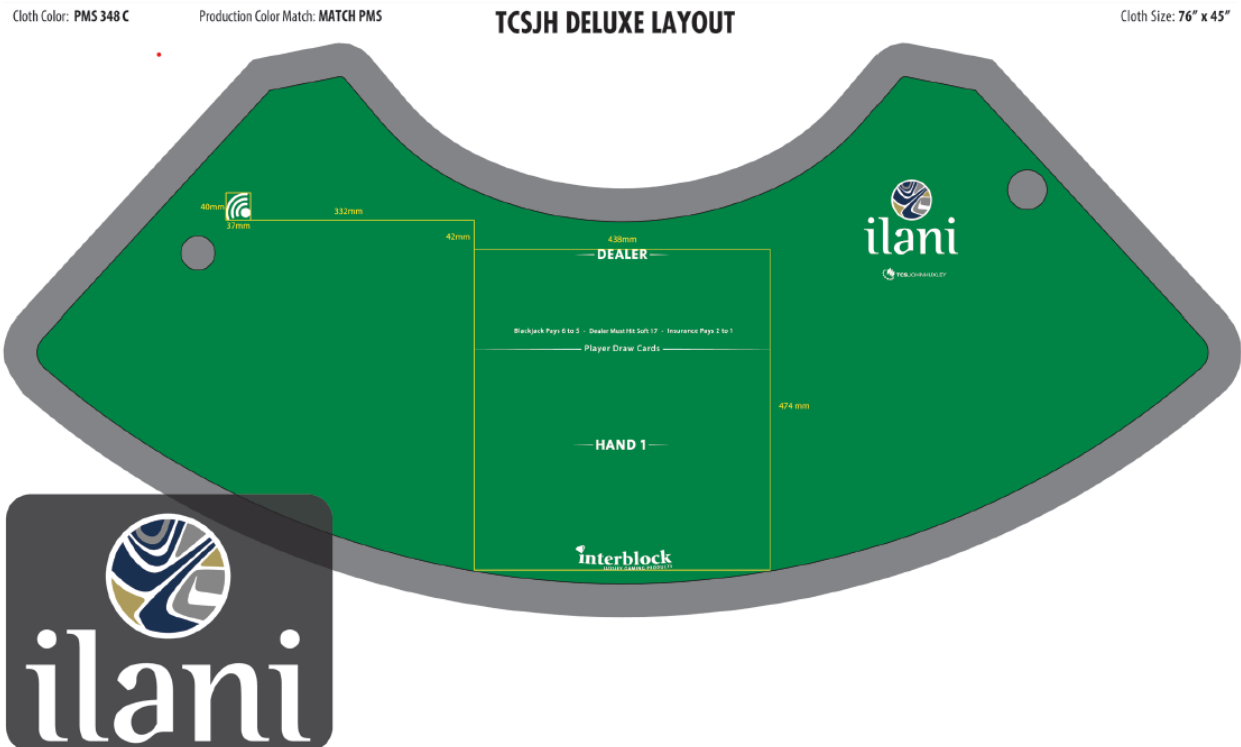
<b>7-7-7 Suited</b> (All cards are 7's and same suit)	200 to 1
<b>7-7-7</b> (All cards are 7's and different suits)	125 to 1
<b>First Two Cards 7-7 Suited</b> (First two player cards are 7-7 same suit)	100 to 1
<b>First Two Cards 7-7</b> (First two player cards are 7-7 different suit)	50 to 1
<b>First Card is 7</b> (First player card is a 7)	5 to 1

Only the highest hand will be paid

**Paytable 9 (Poker 3)**

Players First Two Cards & Dealer Up Card	Payout
<b>Straight Flush</b> (Three cards of the same suit in sequence)	30 to 1
<b>Three of a Kind</b> (Three cards of the same rank)	20 to 1
<b>Straight</b> (Three cards in sequence)	10 to 1
<b>Flush</b> (Three cards of the same suit)	5 to 1

Only the highest hand will be paid



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