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Casino Blackjack: Rules of the Game

by Kenneth R Smith

The game of casino blackjack or 21 is by far the most popular table game offered in gambling establishments. If you are unfamiliar with the rules of casino blackjack or simply need some clarification on the finer points, you've come to the right place! This page will tell you everything you need to know to play the game, and describe the various rules that can differ from one casino to another.

If you are just learning the game, you can read this document straight through. If you are looking for a specific answer to a question, just use the article index on the left to jump directly to the section of interest.

Note to international visitors: The currency amounts and chip colors mentioned on this page are written from the viewpoint of a visitor to a casino in the United States, but all other information here should be applicable around the world.

Casino Basics

Choosing a Table

Before playing the game, you'll need to find an appropriate table at which to play. If you're a newcomer to this process, there are a few items to keep in mind. You'll want to pay attention to several details about each table that you approach. The most important item is the sign declaring betting limits. Both the minimum and the maximum allowable bets should be clearly posted on a sign on the table-top. Look around to find a table that suits your bet sizes. Often, you'll find that the lower limit (\$3 or \$5) tables are quite crowded. In most casinos, the signs are color-coded to match the minimum bets posted on them: Red for \$5, Green for \$25, and Black for \$100 minimum tables. Next, you'll want to make sure that the table you have selected is actually for blackjack, and not another of the various table games offered at the casino. Blackjack tables will almost certainly have the phrase "Blackjack pays 3 to 2" printed on the table felt. (Warning: Not any more! Read about the evils of [6:5 blackjack](#)). The next item to observe is the type of game being dealt. Beginners are usually better off playing the "shoe" games where 6 or 8 decks are used. The advantage for beginners in this game is that all of the player's cards are dealt face-up in front of each player, and the dealer can help with playing questions and decisions. Notice: Once you become proficient at the game, you might want to switch to a game with fewer decks. The casino's advantage is lower with fewer decks in play. But for now, let's stick with the multi-deck games for the ease-of-play advantage.

Buying Chips

Once you are seated at a table, you'll need to purchase some chips from the dealer for your bets. Wait for a break in the action, and place your cash out in front of you on the table felt. (Some casinos might

make you wait until the dealer shuffles to join the game.) An appropriate buy-in amount is anywhere from 10 to 20 times your average bet. If you are a \$5 bettor, this means a buy-in of \$50-\$100 is typical. Don't try to hand your cash to the dealer. For security reasons, he can't take anything from your hands. Simply lay the cash on the table; he'll pick it up and change it for an equal value of playing chips. You won't be getting any change back either. He'll change the entire amount, push the chips across the table to you, and then drop the cash into a slot in the table top. Chip colors are fairly standardized in the casino industry, with red chips representing \$5, green chips representing \$25, and black chips representing \$100. You'll also see \$1 value chips (usually white) or \$1 tokens (silver) on the table as well. Some casinos also use a \$2.50 chip that is usually pink in color. Chip colors above the \$100 denomination vary widely, with purple a common choice for \$500 chips. Take a quick look at the chips to make sure that you know the values, and that you were given the correct amount for your cash. If you have any questions, just ask the dealer. Part of his job is to help players learn the game.

Making a Bet

Once the cards are dealt, you aren't allowed to touch the bet in the circle.

On the table felt in front of your position, you'll find a circle or box for your bets. Before each hand begins, place your desired bet into the circle in one stack. If you are betting multiple denominations of chips, place the larger valued chips on the bottom of the stack, and the smaller value chips on top. Once the cards have been dealt, you aren't allowed to touch the bet in the circle. If you need to know how much you have bet for doubling or splitting (explained later), the dealer will count down the chips for you. Once the hand is over, the dealer will move around the table to each position in turn, paying winners and collecting the chips from losing hands. After the dealer has paid you, you can remove your chips from the circle, and place your next bet. If you want to let your winnings ride, you'll need to form one stack of chips from the two or more stacks on the table after the dealer pays you. Remember, big chips should be placed on the bottom.

Cashing In

When you're finished playing, you'll want to take your chips to the cashier to exchange them for cash. If you have groups of smaller denomination chips in front of you, the dealer will probably want to "color up" your chips. This simply means exchanging groups of smaller denomination chips for larger valued chips. Wait until the end of a hand, then simply push your chips out in front of you between the betting boxes, so it can't be confused for a bet. The dealer will count down the chips, and return to you a smaller stack of chips of equal value. You can take these to the cashier for cash, or to another table for more play.

Basics of Blackjack

Premise of the Game

The basic premise of the game is that you want to have a hand value that is closer to 21 than that of the dealer, without going over 21. Other players at the table are of no concern. Your hand is strictly played out against the hand of the dealer. The rules of play for the dealer are strictly dictated, leaving no decisions up to the dealer. Therefore, there is not a problem with the dealer or any of the other players at the table seeing the cards in your hand. Indeed, if you're playing at a shoe game, the player cards are all dealt face up. In any event, when you're just learning to play, don't hesitate to show the dealer or other players your cards and ask questions.

Values of the Cards

In blackjack, the cards are valued as follows:

- An Ace can count as either 1 or 11, as explained below.
- The cards from 2 through 9 are valued at their face value.
- The 10, Jack, Queen, and King are all valued at 10.

The suits of the cards do not have any meaning in the game. The value of a hand is simply the sum of the point counts of each card in the hand. For example, a hand containing (5,7,9) has the value of 21. The Ace can be counted as either 1 or 11. You need not specify which value the Ace has. It's assumed to always have the value that makes the best hand. An example will illustrate: Suppose that you have the beginning hand (Ace, 6). This hand can be either 7 or 17. If you stop there, it will be 17. Let's assume that you draw another card to the hand and now have (Ace, 6, 3). Your total hand is now 20, counting the Ace as 11. Let's backtrack and assume that you had instead drawn a third card which was an 8. The hand is now (Ace, 6, 8) which totals 15. Notice that now the Ace must be counted as only 1 to avoid going over 21.

A hand that contains an Ace is called a "soft" total if the Ace can be counted as either 1 or 11 without the total going over 21. For example (Ace, 6) is a soft 17. The description stems from the fact that the player can always draw another card to a soft total with no danger of "busting" by going over 21. The hand (Ace,6,10) on the other hand is a "hard" 17, since now the Ace must be counted as only 1, again because counting it as 11 would make the hand go over 21.

The Deal of the Cards

Once all the bets are made, the dealer will deal the cards to the players. He'll make two passes around the table starting at his left (your right) so that the players and the dealer have two cards each. (European and Australian players: See exception at the bottom of this section.) The dealer will flip one of his cards over, exposing its value.

In the shoe games, the players cards will be dealt face-up, and the players are not allowed to touch the cards. If you're just beginning, you'll probably want to start at the shoe game where you don't have to worry about handling the cards.

In the hand-held games, the player's cards are dealt face down, and the players pick up the cards. When handling the cards in a hand-held game, here are a few important things to remember.

- You are only allowed to touch the cards with one hand. If you're a poker player, this can take some effort to break old habits!
- You must keep the cards over the table.
- Any cards that the dealer subsequently deals to your hand must be left on the table, not added to the cards in your hand.

Once the cards are dealt play proceeds around the table, starting at the first seat to the dealer's left, also called first base. Each player in turn indicates to the dealer how he wishes to play the hand. The various player decisions are covered in their own section below. After each player has finished his hand, the dealer will complete his hand, and then pay or collect the player bets.

Now, the exception I mentioned: Some casinos, mostly in Europe, give the dealer only one card face up until all the players have finished their hands. The dealer then deals his second card, and finishes his hand. This is called the European No Hole Card rule. This can change a player's strategy if, and only if, the dealer collects all player bets in the event of a dealer blackjack. Some casinos that deal only one card at first to the dealer will refund any double-down or split bets if the dealer turns out to have a blackjack. This type of no hole card rule does not have any effect on the player's optimal strategy, and should not be described as European No Hole Card rules.

How the Dealer Plays His Hand

The dealer must play his hand in a specific way, with no choices allowed. There are two popular rule variations that determine what total the dealer must draw to. In any given casino, you can tell which rule is in effect by looking at the blackjack tabletop. It should be clearly labeled with one of these rules:

- **"Dealer stands on all 17s"**: In this case, the dealer must continue to take cards ("hit") until his total is 17 or greater. An Ace in the dealer's hand is always counted as 11 if possible without the dealer going over 21. For example, (Ace,8) would be 19 and the dealer would stop drawing cards ("stand"). Also, (Ace,6) is 17 and again the dealer will stand. (Ace,5) is only 16, so the dealer would hit. He will continue to draw cards until the hand's value is 17 or more. For example, (Ace,5,7) is only 13 so he hits again. (Ace,5,7,5) makes 18 so he would stop ("stand") at that point.
- **"Dealer hits soft 17"**: Some casinos use this rule variation instead. This rule is identical except for what happens when the dealer has a soft total of 17. Hands such as (Ace,6), (Ace,5,Ace), and (Ace, 2, 4) are all examples of soft 17. The dealer hits these hands, and stands on soft 18 or higher, or hard 17 or higher. When this rule is used, the house advantage against the players is slightly increased.

The dealer has no choices to make in the play of his hand. He must simply hit until he reaches at least 17 or busts by going over 21.

What is a Blackjack, or a Natural?

A blackjack, or natural, is a total of 21 in your first two cards. A blackjack is therefore an Ace and any ten-valued card, with the additional requirement that these be your first two cards. If you split a pair of Aces for example, and then draw a ten-valued card on one of the Aces, this is not a blackjack, but rather a total of 21. The distinction is important, because a winning blackjack pays the player odds of 3 to 2. A bet of \$10 wins \$15 if the player makes a blackjack. A player blackjack beats any dealer total other than blackjack, including a dealer's three or more card 21. If both a player and the dealer have blackjack, the hand is a tie or push.

The dealer will usually pay your winning blackjack bet immediately when it is your turn to play. In the face down games, this means that you should show the blackjack to the dealer at that time. Some casinos may postpone paying the blackjack until after the hand is over if the dealer has a 10 card up and has not checked for a dealer blackjack. Other casinos check under both 10 and Ace dealer upcards, and would therefore pay the blackjack immediately. Regardless, when you are dealt a blackjack, turn the cards face up, and smile. It only happens about once every 21 hands, but it accounts for a lot of the fun of the game.

The Player's Choices

Surrender

We start with one of the least common decisions, but it is appropriate to begin with surrender, because this decision must be made before any other choice about playing your hand. Not every game offers surrender, and those that do fall into two categories which bear expansion: Early vs Late.

Surrender offers you as a player the choice to fold your hand, at the cost of half of the original bet. You must make that decision prior to taking any other action on the hand. For example, once you draw a third card, or split, or double down, surrender is no longer an option.

The two varieties of surrender, early and late, differ only in the way a dealer blackjack is handled. In an early surrender game, a player may choose to surrender before the dealer checks his cards for a blackjack, offering a cheap way out even if the dealer turns out to have a blackjack. Because this offers a healthy advantage to the player, this version (early surrender) is rarely offered. The much more common variation is late surrender, where the dealer checks for blackjack first, and then only if he does not have blackjack will he allow players to surrender their hands.

Surrender is an excellent rule for players who use it wisely. Unfortunately, many players surrender far too many hands. If you play in a game with surrender, use our [Blackjack Basic Strategy Engine](#) to determine when surrender is the appropriate play. To understand how bad a hand must be to properly be surrendered, consider the following: To lose less with surrender, you must be only 25% likely to win the hand (ignoring pushes). That is, if you lose 75% of the time, and win only 25% of the time, your net loss is about 50% of your bets, equal to the amount you'll lose guaranteed by surrendering. So, learn to use the surrender option, but make sure you know when it is appropriate.

It's worth mentioning again that the vast majority of surrender is LATE surrender, after the dealer checks for BJ. Make sure you choose the right option over on the Strategy Engine. And if you do find a game that offers early surrender, drop me a note. Good opportunities like that are rare.

Hitting/Standing

The most common decision a player must make during the game is whether to draw another card to the hand ("hit"), or stop at the current total ("stand"). The method you use to indicate your decisions to the dealer depend on which kind of game you are playing.

In the face-up shoe game, you indicate that you want another card by tapping the table behind your cards with a finger. You'll be required to make the hand signals, rather than just announcing "hit" or "stand" to the dealer. This is to eliminate any confusion or ambiguity in what you choose, and also for the benefit of the ever-present surveillance cameras. If you go over 21, or "bust", the dealer will collect your bet, and remove your cards from the table immediately. When you decide to stand, just wave your hand in a horizontal motion over your cards.

In the face-down game, things are a little different. You'll hold the first two cards with one hand. To draw another card to your hand, simply scrape your cards across the table felt lightly. Watch another player at first to see how this works. The dealer will deal your additional cards on the table in front of your bet. Add them to your total hand value, but leave the actual cards on the table. If you go over 21, just toss the two cards in your hand face up on the table. The dealer will collect your bet, and discard your hand. When you decide to stand, you should tuck the two cards you are holding face-down under the chips that you have bet. This can be a bit tricky the first few times. Don't pick up the bet to place the cards underneath. Remember, once the cards are dealt, you can't touch the chips in the circle. Simply slide the corner of the cards under the chips.

The descriptions are a lot tougher than the actual play. Just pay attention to what other players are doing and you'll fit right in.

Doubling Down

Among the more profitable player options available is the choice to "double down". This can only be done with a two card hand, before another card has been drawn. Doubling down allows you to double your bet and receive one, and only one, additional card to the hand. A good example of a doubling opportunity is when you hold a total of 11, say a (6,5) against a dealer's upcard of 5. In this case, you have a good chance of winning the hand by drawing one additional card, so you might as well increase your bet in this advantageous situation. If you are playing in a face-down game, just toss the two cards face-up on the table in front of your bet. In either type of game, add an additional bet to the

betting circle. Place the additional bet adjacent to the original bet, not on top of it. The dealer will deal one additional card to the hand. In the face-down game, he'll probably tuck it face-down under your bet, to be revealed later.

Players are allowed to double down for any amount up to the original bet amount, so you could double down "for less" if you wanted. Just remember that you do give up something for being allowed to increase your bet: the ability to draw more than one additional card. If the correct play is to double down, you should always double for the full amount if possible.

The question of when it is appropriate to double down is easily answered by using the [Blackjack Basic Strategy Engine](#).

Splitting Pairs

When you are dealt a matching pair of cards (remember, ignore the suits), you have the ability to split the hand into two separate hands, and play them independently. Let's say you are dealt a pair of eights for a total of sixteen. Sixteen is the worst possible player hand, since it is unlikely to win as is, but is very likely to bust if you draw to it. Here's a great chance to improve a bad situation.

If you are playing a hand-held game, toss the cards face-up in front of your bet just like a double down. Then, in either type of game, place a matching bet beside the original bet in the circle. Note that you must bet the same amount on a split, unlike a double-down, where you are allowed to double for less. The dealer will separate the two cards, and treat them as two independent hands. Let's say you draw a 3 on the first 8, for a total of 11. Many casinos will allow you to double down on that hand total of 11 at this point. When this is allowed, the rule is called "Double after Split", predictably enough. Regardless, you can play the first hand to completion, at which point the dealer will deal a second card to the second hand, and you can begin making play decisions on it.

If you get additional pairs (in the first two cards of a hand), most casinos will allow you to resplit, making yet another hand. The most common rule allows a player to split up to 3 times, making 4 separate hands, with 4 separate bets. If double after split is allowed, you could have up to 8 times your initial bet on the table if you chose! Some casinos restrict resplitting, and some allow unlimited splitting. Another fine point is that you are allowed to split any 10-valued cards, so you could split a (Jack, Queen) hand. However, this is usually a bad play: Keep the 20.

The other complication for pair splits concerns splitting Aces. Splitting Aces is a very strong player move, so the casino restricts you to drawing only one additional card on each Ace. Also, if you draw a ten-valued card on one of your split Aces, the hand is not considered a Blackjack, but is instead treated as a normal 21, and therefore does not collect 3:2 odds. Some casinos allow resplitting Aces if you draw another, while many do not allow resplitting Aces although they often do allow resplitting of any other pairs. With all these restrictions, you may wonder whether it makes sense to split Aces. The answer is a resounding YES. Always split pairs of Aces.

For accurate pair splitting advice, consult the [Blackjack Basic Strategy Engine](#).

Insurance and Even Money

Insurance is perhaps the least understood of all the commonly available rules for Blackjack. This is not necessarily a bad thing because the insurance bet is normally a poor bet for the player, with a high house advantage. However, that's not always the case. So, here we go:

If the dealer turns an up-card of an Ace, he will offer "Insurance" to the players. Insurance bets can be made by betting up to half your original bet amount in the insurance betting stripe in front of your bet. The dealer will check to see if he has a 10-value card underneath his Ace, and if he does have

Blackjack, your winning Insurance bet will be paid at odds of 2:1. You'll lose your original bet of course (unless you also have a Blackjack), so the net effect is that you break even (assuming you bet the full half bet for insurance.) This is why the bet is described as "insurance", since it seems to protect your original bet against a dealer blackjack. Of course, if the dealer does not have blackjack, you'll lose the insurance bet, and still have to play the original bet out.

In the simplest description, Insurance is a side-bet, where you are offered 2:1 odds that the dealer has a 10-valued card underneath ("in the hole"). A quick check of the odds yields this: In a single deck game, there are 16 ten-valued cards. Assuming that you don't see any other cards, including your own, the tens compose 16 out of 51 remaining cards after the dealer's Ace was removed. For the insurance bet to be a break-even bet, the hole card would have to be a ten 1 out of 3 times, but $16/51$ is only 1 in 3.1875.

The situation is often thought to be different when you have a Blackjack. The dealer is likely to offer you "even money" instead of the insurance bet. This is just the same old insurance bet with a simplification thrown in. Let's ignore the "even money" name, and look at what happens when you insure a Blackjack. Let's say you bet \$10, and have a Blackjack. You would normally collect \$15 for this, unless the dealer also has a blackjack, in which case you push or tie.

Let's assume that the dealer has an Ace up, and you decide to take insurance for the full amount, or \$5. Now, two things can happen:

1) The dealer has a Blackjack. I tie with the \$10, but collect 2:1 on the \$5 insurance bet for a total profit of \$10.

2) The dealer does not have Blackjack. I lose the \$5, but collect \$15 for my BJ. Total profit, again \$10.

In either case, once I make the insurance bet, I'm guaranteed a profit of \$10, or even money for my original bet.

So, casinos allow me to eliminate the insurance bet altogether, and simply declare that I want even money for my blackjack when the dealer has an Ace showing.

You're probably thinking that sounds like a pretty good deal. You're guaranteed a profit even if the dealer does have Blackjack. Just remember that the guaranteed profit comes at a price. You'll win more money in the long run by holding out for the \$15, even though you'll sometimes end up empty-handed. Nonetheless, many players are adamant that they prefer to take even money when offered. Just be aware that you're costing yourself money when you make that choice.

The basic strategy player should simply never take the insurance bet, even the "even money" variety. Card counters on the other hand can often detect situations where more than one-third of the remaining cards are ten-valued, and the bet is then a profitable one. So, unless you know the bet is favorable, just ignore it.

Summary

That's really all there is to know. If you've never played the game before, it can be a little intimidating at first. Just sit down at a table with a friendly-looking dealer and give it a try. After 10 minutes, all these details will be easy. Like many things, it's easier done than said! Before you go to the casino, you may want to try a few hands at the [BlackjackInfo Strategy Trainer](#).

Good luck!

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A detailed Blackjack Basic Strategy Chart for a single-deck game with dealer standing on 10 and 11. The chart is a grid where the rows represent the player's hand (hard totals from 2 to 21, and soft totals from A,2 to A,7) and the columns represent the dealer's upcard (2 through 10 and A). The cells are color-coded: green for 'Hit', yellow for 'Stand', red for 'Double Down', and blue for 'Split'. The chart provides the optimal play for every possible combination of player and dealer cards.

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