

GLOBAL POKER BLACKJACK RULES

VERSION: 1.1

DATE OF LAST UPDATE: 21 July 2020

By playing our Blackjack Game you confirm that you have read, accepted and agree to be bound by these Blackjack Rules, which include and are inseparably linked to our <u>Terms and Conditions</u>, <u>Privacy Policy</u>, <u>Responsible Social Gaming Policy</u>, <u>Sweeps Rules</u> and other game or promotion specific terms relevant to your participation, and acknowledge that they constitute our entire understanding with you with respect to you playing our Blackjack Game.

If you do not agree with any provision of these Blackjack Rules or any other linked policy, rules or terms you must not play our Blackjack Game.

1. DEFINITIONS

Blackjack Game means the game of 'Blackjack' available on our Platform which may be played as a Gold Coin Game or Sweepstakes Game.

Blackjack Hand means a hand where the two initial cards dealt to the dealer or a Game Participant comprise an ace and any card having a value of 10 points.

Blackjack Rules means these rules, as amended from time to time.

Bust means to have a hand with a total score that exceeds 21 points.

Classic Blackjack means the 'classic' version of Blackjack that is available (and named as such) on our Platform.

Double refers to the situation in which after receiving their two initial cards, a Game Participant elects to double their Initial Play on the condition that they will only be dealt one additional card.

Even Play refers to the option that is provided to a Game Participant as described in rule 2.10.

Game Participant or you means any person, excluding the dealer, who plays a Blackjack Game.

Gold Coin has the meaning given in our <u>Terms and Conditions</u>.

Gold Coin Game has the meaning given in our <u>Terms and Conditions</u>.

Hit means to ask for another card.

Initial Play means the initial amount of Gold Coins or Sweeps Coins a Game Participant is required to play in a Blackjack Game before they are dealt any cards.

Insurance means additional Gold Coins or Sweeps Coins which a Game Participant may, subject to rule 2.10, choose to play in addition to the Game Participant's Initial Play in the event the dealer's first card is an ace. The amount of the Insurance is set at half the Initial Play.

Peeking refers to the situation where the first card dealt to the dealer is an ace or a card with a value of 10 points, and the dealer proceeds to check its second card immediately after it is dealt to determine whether the dealer has a Blackjack Hand.

Platform has the meaning given in our <u>Terms and Conditions</u>.



Premium Blackjack means the 'premium' version of Blackjack that is available (and named as such) on our Platform.

Push refers to the situation where the total score of the Game Participant's hand is the same as the dealer's.

Soft Total means the total of a hand containing an ace when the ace is counted as 11 points in value.

Split refers to the situation when the initial two cards dealt to a Game Participant are identical in value, and the Game Participant elects to split the hand into two separate hands.

Stand means to hold your total score and end your turn.

Sweeps Coins has the meaning given in our <u>Terms and Conditions</u>.

Sweepstakes Game has the meaning given in our <u>Terms and Conditions</u>.

2. RULES OF THE BLACKJACK GAME

2.1. General Gameplay

- a. The goal of the Blackjack Game is to beat the dealer's hand without Busting.
- b. Six decks of cards, each containing 52 cards without jokers, will be used and shuffled before each round.
- c. Each Game Participant is dealt two cards initially. The dealer will also be dealt two cards and subject to rule 2.9, the dealer's second card will be hidden until the Game Participant's hand(s) is/are completed.
- d. With the exception of Doubles and Splits, a Game Participant may choose to Hit or Stand at any point as long as the Game Participant does not Bust.
- e. When the dealer has a Soft Total of 17 points, the dealer will Hit in the Classic Blackjack version of the Blackjack Game but will Stand in the Premium Blackjack version.

2.2. Card Values

- a. The suit of a card has no bearing on the value of a card or the total score of a hand.
- b. Face cards are worth 10 points.
- c. An ace is worth 11 points, except when that would cause the Game Participant or the dealer to Bust, in which case it will be worth 1 point.
- d. All other cards are worth pip value (for example, a card that is numbered '5' is worth 5 points).

2.3. Play Limits

The minimum and maximum Gold Coins or Sweeps Coins that are to be played for a Blackjack Game depend on the version that is played and are as follows:

	Gold Coin Games		Sweepstakes Games	
Version	Minimum Gold	Maximum Gold	Minimum Sweeps	Maximum Sweeps
	Coins	Coins	Coins	Coins
Classic Blackjack	1,000	100,000	0.50	500
Premium	10,000	10,000,000	25	1,000
Blackjack				

2.4. Determining the Result of a Round

- a. A Blackjack Hand beats a hand that also has a total score of 21 points but is comprised of more than two cards.
- b. A Game Participant will win a round if:
 - i. the Game Participant does not Bust but the dealer Busts;
 - ii. the Game Participant has a Blackjack Hand but the dealer does not;



- iii. both the Game Participant and the dealer have Blackjack Hands, but the Game Participant takes up the Even Play; or
- iv. neither the Game Participant nor the dealer Busts, and the Game Participant has a total score that exceeds that of the dealer.
- c. A Game Participant will lose a round:
 - i. regardless of the dealer's hand if the Game Participant Busts;
 - ii. if the Game Participant does not have a Blackjack Hand but the dealer does; or
 - iii. if neither the Game Participant nor the dealer Busts, but the dealer has a total score that exceeds that of the Game Participant.
- d. There will be a Push and the Game Participant will neither win nor lose on their hand for that round (with the exception of the Game Participant's Insurance which will be dealt with in accordance with rule 2.5) if:
 - i. both the Game Participant and the dealer have a Blackjack Hand, and the Game Participant does not take up the Even Play; or
 - ii. neither the Game Participant nor the dealer Busts, and the total score for the Game Participant's hand is the same as that of the dealer.

2.5. Initial Play and Insurance

- a. A Game Participant must make an Initial Play before they can participate in each round.
- b. A Game Participant will always recover their Initial Play if they win a round or if there is a Push, and will always lose their Initial Play to the dealer if they lose a round, except where a Game Participant chooses to Split, in which case the recovery of their Initial Play will be as set out in rule 2.82.8.
- c. Subject to rule 2.10, if the dealer's first card is an ace, the Game Participant will have an option of taking up an Insurance. If the dealer subsequently:
 - i. has a Blackjack Hand, the Game Participant will win on their Insurance in accordance with the table below. However, as the Game Participant will lose that round, that Game Participant will lose their Initial Play (for the avoidance of doubt, the net effect of this is that the Game Participant would be in the same position as they were in at the start of the round and will not have won or lost for that round); or
 - ii. does not have a Blackjack Hand, the Game Participant will lose on their Insurance. Whether the Game Participant wins or loses their Initial Play will depend on the outcome of that round.

2.6. Odds

The odds for winning hands in the Blackjack Game are as follows:

Description	Odds	Example
Blackjack Hand	3:2	If a Game Participant makes an Initial Play of GC10,000/ SC10 and has a Blackjack Hand, the Game Participant will recover their Initial Play of GC10,000/ SC10 and also win GC15,000/ SC15.
Insurance	2:1	If a Game Participant takes up an Insurance of GC5,000/ SC5 and the dealer has a Blackjack Hand, the Game Participant will win GC10,000/ SC10 on the Insurance. However, the Game Participant will lose their Initial Play due to the dealer having a Blackjack Hand.
Other wins	1:1	If a Game Participant makes an Initial Play of GC10,000/ SC10 and wins that round, the Game Participant will recover their Initial Play of GC10,000/ SC10 and also win GC10,000/ SC10.



2.7. Double

- a. A Game Participant can choose to Double on any two-card hand, including a two-card hand following a Split, but excluding a hand that constitutes a Blackjack Hand.
- b. If a Game Participant chooses to Double:
 - i. the Game Participant will receive one additional card, and the result of that round will be determined based on the Game Participant's total score with the three cards;
 - ii. the amount the Game Participant will stand to win or lose in that round will be the increased amount played by the Game Participant following the Double; and

For example, if a Game Participant has an Initial Play of GC10,000/ SC10, elects to Double and subsequently wins that round, that Game Participant will win GC20,000/ SC20 for that round. For the avoidance of doubt, the total amount the Game Participant will get back at the end of that round will be GC40,000/SC40, which is the sum of the following:

- their Initial Play of GC10,000/SC10;
- the additional amount of GC10,000/ SC10 played because of the Double; and
- their winnings of GC20,000/ SC20 because they won that round.

If the Game Participant Doubles and loses that round, they will lose a total of GC20,000/ SC20, which is the sum of their Initial Play of GC10,000/ SC10 and the additional amount of GC10,000/ SC10 played because of the Double.

iii. for the avoidance of doubt, in the event a Game Participant chooses to Double and the dealer has a Blackjack Hand, the Game Participant will lose the entire amount played for that round.

2.8. Splitting

- a. A Game Participant can only Split one hand every round.
- b. When a Game Participant chooses to Split, the Game Participant must play the same amount of Gold Coins or Sweeps Coins on the Split hand as in the Initial Play, such that the same amount will be played for each of the Game Participant's hands following the Split.

For example, if a Game Participant makes an Initial Play of GC10,000/ SC10 and subsequently elects to Split, the Game Participant will need to play an additional GC10,000/ SC10 such that GC10,000/ SC10 is played on each of the Split hands.

- c. Subject to sub-rule (d) below:
 - i. when a Game Participant Splits their hand, the dealer will deal a second card to each of the Split hands immediately;
 - ii. the Game Participant can choose to Hit, Stand or Double on the first Split hand (First Hand); and
 - iii. once the First Hand is completed, the Game Participant can then choose to Hit, Stand or Double on the second Split hand (**Second Hand**).
- d. If a Game Participant Splits two aces, the Game Participant will only be dealt one additional card each for the First Hand and the Second Hand, following which both hands will be deemed completed and the end result of the round determined based on the completed hands.
- e. A Split hand is not considered a Blackjack Hand even if the Game Participant receives both an ace and a card with a value of 10 points on that Split hand.
- f. A Game Participant who Splits hands and subsequently Busts in any of the Split hands will lose the amount played on that hand regardless of the result of the dealer's hand.
- g. For the avoidance of doubt, the outcome of the First Hand will be determined independently of the Second Hand.



For example:

- if a Game Participant Busts on the First Hand and has 20 points on the Second Hand; and
- the dealer has 19 points;

the Game Participant will lose the First Hand but win the Second Hand. Assuming the Game Participant had an Initial Play of GC10,000/ SC10, they would have neither won nor lost on that round because they would have:

- had to play an additional GC10,000/ SC10 on the Split hand (i.e. played a total of GC20,000/ SC20 for that round);
- lost their Initial Play on the First Hand; and
- on the Second Hand, recovered the additional GC10,000/ SC10 played AND won GC10,000/ SC10 because they won the Second Hand.

2.9. Peeking

- a. In the Classic Blackjack version of the Blackjack Game, there will be no Peeking.
- b. In the Premium Blackjack version of the Blackjack Game:
 - i. there will be Peeking by the Dealer; and
 - ii. if the Dealer:
 - A. has a Blackjack Hand after Peeking, the round will end without any further action by the Dealer and the Game Participant, and the outcome of the round will be determined in accordance with rule 2.4; or
 - B. does not have a Blackjack Hand after Peeking, the round will continue and the outcome will otherwise be determined in accordance with these Blackjack Rules.
- c. For the avoidance of doubt, this rule 2.9 does not affect the operation of Insurance as set out in rule 2.5.

2.10. Even Play

- a. When a Game Participant has a Blackjack Hand and the dealer's first card in the same round is an ace, the Game Participant will be given a choice to take up an 'Even Play'. If the Game Participant chooses to take up the Even Play:
 - i. the round will end immediately; and
 - ii. the Game Participant will recover their Initial Play and win an amount equal to the exact amount of their Initial Play for that round regardless of what the dealer's second card is.
- b. If the Game Participant does not take up the Even Play, the dealer's second card will be revealed and the outcome of that round will be determined in accordance with rule 2.4.

For example:

- if a Game Participant has an Initial Play of GC10,000/ SC10 and has a Blackjack Hand; and
- the dealer's first card in that round is an ace;

the Game Participant will have the choice of taking up the Even Play.

If the Game Participant decides to take up the Even Play, that round will end immediately and the Game Participant will get back a total of GC20,000/ SC20, which is the sum of their Initial Play of GC10,000/ SC10 and their winnings of GC10,000/SC10.

If the Game Participant does not take up the Even Play and the dealer's second card is one that has a value of 10 points (giving the dealer a Blackjack Hand), there will be a Push and the Game Participant will recover their Initial Play of GC10,000/ SC10 and neither the dealer or the Game Participant win or lose on their hand for that round.



c. For the avoidance of doubt, when a Game Participant is presented with the choice to take up the Even Play, Insurance will not be available to the Game Participant for that round.

3. SELF-EXCLUSION

You may voluntarily exclude yourself from the Platform at any time in accordance with our <u>Responsible Social Gaming</u> Policy.

4. AMENDMENTS

We reserve the right to amend these Blackjack Rules at any time. Any amendments will be published on the Platform and such changes will be binding and effective immediately.

5. INCONSISTENCY

If there is any inconsistency between:

- a. these Blackjack Rules, our <u>Terms and Conditions</u>, <u>Privacy Policy</u>, <u>Responsible Social Gaming Policy</u> and <u>Sweeps</u>
 <u>Rules</u> (collectively, the **Official Rules**); and
- b. anything else on our Platforms or in our communications with you that refers to the Blackjack Games, the Official Rules will prevail.

