

3 Blackjack

Basic outline rules/How to play

- 3.1 The game is normally played with four or six decks of cards, unless otherwise specified in the [REDACTED]. Single Deck Blackjack is also possible.
- 3.2 Similar to Pontoon or 21, the aim is to achieve a score closer to 21 than the dealer, without going over. Each player is dealt two cards face down. The dealer is dealt one card face up. Depending on the rules of the [REDACTED], the dealer may also be dealt their second card face down at the outset, or must otherwise wait until all hands are dealt with before receiving it.
- 3.3 Each player will be asked in turn to make their decisions as to whether or not to receive further cards (draw) to improve their score, or otherwise stand on their existing total. There is no limit to the number of further cards that can be drawn, provided the score does not exceed 21.
- 3.4 An Ace counts as either one or eleven, depending on whether it would cause the hand to exceed 21 ("bust"). All picture cards count as a score of 10. Suits are not relevant to the normal game.
- 3.5 An initial two card total of 21 is called a Blackjack and consists of a ten card and an Ace.
- 3.6 If the dealer receives the same score as the Player, the hand will be tied and the player's bet returned. A score of 21 achieved by three cards or splitting a pair would be beaten by a two card Blackjack. However, a dealer and player will tie if both have a Blackjack.
- 3.7 It is normally permitted for more than one player to play the same hand ("playing behind") but the seated player will make any decisions on whether to draw etc.
- 3.8 The dealer is not permitted to draw further cards to their hand on a score of 17, but must do so on anything up to a score of 16.

Doubling

- 3.9 A player may double their bet and receive just one further card only (total of three cards) if they wish to do so.

Splitting Pairs

- 3.10 If a player's first two cards are a pair of the same denomination, they may elect to split them into two hands. Each hand must have a wager equivalent to the original bet and each hand will then be dealt with in turn. There is no limit to the number of times a hand may split, if further cards of the same denomination are dealt to either hand. A pair of Aces that is split will only receive one further card each, and the total will not count as a Blackjack if a ten is then dealt.

Insurance

- 3.11 If the player is dealt a Blackjack, but the Dealer's first card is an Ace, they may place an insurance wager of half their original stake. If the Dealer is then dealt a Blackjack, the insurance wager will be paid at 2 to 1 whilst the original hand will tie. The same net affect is achieved by paying the hand even money (instead of the normal 3 to 2 for a Blackjack) if the player elects to accept it. They may otherwise take their chances against the dealer's hand.

Soft 17

- 3.12** An Ace dealt to the dealer's hand will normally count as one or 11. However, where the soft 17 rule is applied, an Ace dealt to the dealer's hand that would give a score of 17 if counted as 11, will instead be counted as one. For example, a six and an Ace will equal seven, not seventeen.

Usual odds payable

- 3.13** For a Blackjack, odds of 3 to 2 are usually paid. Insurance wagers are paid at 2 - 1.

House edge details

4 decks (best technique) -	0.51%
Where the dealer may draw on soft 17	0.85%
6 decks (best technique) -	0.55%
Where the dealer may draw on soft 17	0.89%

The material included in this PDF document constitutes a 'fair use' of any copyrighted material as provided for in Section 107 of the U.S. Copyright law which allows for education, teaching (including multiple copies for classroom use), scholarship, or research and is not deemed an infringement of copyright in the eyes of the law.

§ 107 . Limitations on exclusive rights: Fair use⁴⁰

Notwithstanding the provisions of sections 106 and 106A, the fair use of a copyrighted work, including such use by reproduction in copies or phonorecords or by any other means specified by that section, for purposes such as criticism, comment, news reporting, teaching (including multiple copies for classroom use), scholarship, or research, is not an infringement of copyright. In determining whether the use made of a work in any particular case is a fair use the factors to be considered shall include—

- (1) the purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes;
- (2) the nature of the copyrighted work;
- (3) the amount and substantiality of the portion used in relation to the copyrighted work as a whole; and
- (4) the effect of the use upon the potential market for or value of the copyrighted work.

The fact that a work is unpublished shall not itself bar a finding of fair use if such finding is made upon consideration of all the above factors.