PAI GOW POKER FORTUNE PAI GOW POKER

TABLE GAMES January 2002

PAI GOW POKER

GENERAL PROCEDURES

- 1. Unless approved by the Floor Supervisor, chairs are reserved for players only.
- 2. The written house way will be shown to a player upon request.
- 3. Only seated players can handle the cards and set the hand. The cards must stay within the table railing.
- 4. Keep the game moving at a good pace, but do not rush the players.
- 5. Watch players' hands and listen to conversations. Be alert to irregular play. If you are suspicious, alert the Floor Supervisor.
- 6. Players cannot recheck their cards once a hand has been set.
- 7. Never tell or suggest to players how to set their hand. If asked for advice, simply tell the player how the house would set the hand. Do not contradict or discuss the manner in which players set their hand.
- 8. If a player requests assistance from the dealer to set a hand, the house way will be recommended, but the Dealer takes no responsibility on any winning or losing hands. If the Dealer assists a player with a hand, the Floor Supervisor should keep an eye on the table; conversely, if the Floor Supervisor assists a player, then the Dealer should keep an eye on the remaining players.
- Assisting players with their cards should only be done after the remaining players have set their hands. Discretion should be applied according to the amounts and type of play occurring at the time.
- 10. Discourage players from exposing their cards until the other players have set their hands. Also, discourage any player from looking at other players' cards when it is felt that an advantage is being attempted by that player.
- 11. Always set the house hand according to house way. If you have any questions as to how to set a hand, consult the Floor Supervisor.
- 12. Players who bet on a spot more than one position away from their seated position must not reach over any cards to set a hand. The Dealer will transfer the bet and cards from the wagered spot to the spot where the player is seated.
- 13. The Banker wins on all absolute tie rankings.

- 14. Continually check the cards during the course of play to ensure that they remain unmarked and clean.
- 15. Announce all win, lose, and push hands. Push hands must be indicated with a light tapping motion on the layout.
- 17. A Pai Gow Poker deck consists of 53 cards including one Joker. The Joker may be used to complete straights, flushes, and straight flushes. When used in flushes, the Joker is considered the highest possible card for the situation. When used alone the Joker becomes an Ace.
- 18. If any player or banker receives any amount of cards other than seven, all hands are dead. It would be a miss-deal.

NEW CARDS IN PLAY

- New decks will be put in the Ace Shuffler when opening the games and will be changed every four hours and at the discretion of the Pit Manager.
- 2. The Floor Supervisor will open and inspect the front and back of all decks that are to be used on a game in the presence of the Dealer. The Floor Supervisor checks for any flaws, marks or any missing, blank or additional cards. After the cards are checked, the Floor Supervisor will place the deck face up to the right of the Dealer.
- 3. The Dealer will spread the cards face up on the layout for verification.
- 4. Inspect the back of the cards and wash the deck thoroughly.
- Riffle once, strip once, take a third of the deck from the bottom and place on top, riffle and repeat two more times.
- 6. Place the shuffled deck in the shuffle machine for automatic shuffling.
- 7. Once the new cards are in "action" the cards will be riffled one time after each hand, prior to being placed back into the shuffling machine.
- 8. If there are no players at the table, spread both decks face down in a semi-circle.
- 9. Going from a dead game, to start a new round of play, riffle once through one deck, and then place in the shuffler and press the green button.

NOTE: IN THE EVENT THE RANDOM GENERATION OF NUMBER FOR CARD PLACEMENT IS NOT FUNCTIONING, FOLLOW THE DICE HANDLING PROCEDURES DESCRIBED "DICE SHAKING".

DECK IN PLAY

Once the cards have been put into play, it is the Dealer's responsibility to ensure that they are kept in good condition. Decks placed on hand held games suffer much abuse, because guests handle the cards. If you notice something unusual about the cards, or anything of suspicious nature, call your Floor Supervisor for a new deck of cards.

BACKING-UP THE CARDS

Cards must be picked up in order to insure that backing-up is possible. Never back-up hands without the Floor Supervisor's permission.

SHUFFLE WITHOUT THE SHUFFLE MACHINE

NEW DECK

Follow the same procedures as New Deck In Play with a shuffle machine omitting steps 6,7,8 and 9 (to place in shuffle machine).

MANUAL SHUFLE

- 1. Place all cards in use on top of the cards in the discard rack.
- 2. Remove all of the cards from the discard rack and set horizontally in front of the chip tray.
- 3. Cut the deck in half and place end to end. Turn one half of the cards one time.
- 4. Shuffle the decks once, strip once, take a third of the cards from the bottom of the deck and place on top, shuffle. Repeat process two more times.
- 5. The Dealer may allow the player to cut the cards, using a yellow cut card.
- 6. If the Dealer cuts the cards:
 - a. Lay the cut card on the layout and the deck beside it.
 - b. Take top half of the deck and place it on the cut card.
 - c. Place the bottom half of the deck on the top half of the deck.

7.	Keep the cards flat and low, not flashing the bottom card. The seven hands will be dealt from left to right then back from right to left (piano deal). First hand to be delivered starting with the position farthest to the Dealer's right. (House Way)
8.	If the player banks, he/she may choose which hand to go first. The hand that the player selects, is to be pushed up higher than the other hand. The last hand to be dealt will be turned horizontally. Player-Banker will always get the first hand if the dice total 1, 8 or 15. This must be determined prior to the start of the hand.

DEALER BANK PROCEDURES

- 1. The total of the dice will determine which circle gets the first hand. It will count counter-clockwise and starts from the Bank as #1. (The Banker will always get the first hand if the dice total 8 or 15.)
- 2. Hand the cards to the players moving in a counter-clockwise rotation.
 - a. If a player receives any amount of cards other than seven (7), all hands are declared dead.
 - If a Player Banker or House Banker receives any amount of cards other than seven (7), <u>ALL</u> hands are dead.
- 3. Players may immediately pick up their cards upon delivery.
- 4. The players will rank their cards and set the Low hand (or second highest) in front (2 cards) and the High hand (5 cards) at the back as indicated on the layout.
- 5. Hands that are set making the front hand higher than the backhand are automatic losers.
- 6. The Dealer will always arrange and set the house hand after all Player's hands have been set.

- The house hand will be played in front of the chip rack in full view before exposing Player's hands.
- b. After the house hand is exposed, players are not allowed to touch their cards.
- 7. After the Dealer sets the house hand he/she will turnover and spread the cards of the players in a counter clockwise rotation, starting with the position furthest to the Dealer's right.
- 8. The Dealer must always set their hand according to the House Way. If during the placement of the cards, a hand is misplaced <u>OR</u> if during the pay-take procedure it is discovered that the hand was set wrong:
 - a. The Floor Supervisor must be notified immediately.
 - b. All hands must be backed up and the house hand set correctly.
 - c. All hands must be spread in front of each player before any outcome can be changed.
- 9. The Dealer will announce all win, lose and push hands.
 - a. The push hands will be collected immediately and placed in the discard rack.
 - b. The losing hands will have the wager moved to the center of the table, and the cards placed into the discard rack. The losing wager will be placed into the chip tray after all hands are completed.
 - c. The winning hands will be left spread face up by the player's circle next to the wager. They will be paid after all hands are determined.
- 10. If a guest requests assistance from the dealer to set his/her hand, the House Way will be recommended, but the House Dealer takes no responsibility on any winning or losing hands.
- 11. If a guest requests assistance from another player, it is acceptable, however, the player that is assisting must <u>first</u> set his own hand before assisting any other player. Discourage players from looking at each other's hand or discussing their hands until all hands have been set.
- 12. The cards can only be handled by one player and the cards must stay within the radius of the table at all times. If more than one player plays in one betting circle, the seated player has the final say as to how a hand will be set.
- 13. If a player refuses to let the dealer count and verify a currency bet, the money will play to the table limit. Some players are superstitious, so be careful not to handle their money unnecessarily.
- 14. The Bank wins on all absolute tie rankings. Absolute ties occur when all cards of either the front or backhand are the same ranking.

- 15. Players will be allowed to play <u>one</u> hand only. (One side bet on another player's hand is allowed). Or if a player chooses not to take a hand, he/she may make two side bets.
- 16. All winning bets will be charged 5% commission and collected immediately by the dealer. The minimum commission charge will be twenty-five cents (.25).

PLAYER BANK PROCEDURES

- The Player Bank will be offered to each player that has previously wagered against the house bank. Each player has the opportunity to be the Banker, or has the option to pass the bank.
 The bank will pass through all players before returning to the house hand.
- 2. The Player Bank can only bank one (1) hand in each rotation. The bank is rotated counterclockwise.
- 3. The Player Banker's bankroll does not have to be inside the circle; however the bank marker must. If there is any question about a player's ability to cover the necessary bet when he/she is banking, the Floor Supervisor will make the final determination whether to proceed with the game, with that individual as the banker.
- 4. The Player Banker can only bank on the spot that the Player Banker previously wagered, when playing against the house bank.

Important Note: The bank cannot set an automatic losing hand. If the bank hand is set as an automatic loser, the house takes control of the hand and resets it house way. The Player Banker is still responsible for all outcomes.

- 5. The bank wins on all absolute tie rankings.
- The Banker has the right to change the exposed hand <u>until</u> the house hand is exposed, then no change will be permitted.
- 7. The Dealer will act as a player when a guest is the Player Bank. The Dealer will then bet an amount similar to the Player Bank's last bet against the house and <u>up to</u> 10% higher (Lucky Money). The Player-Banker can request prepaid commission in addition to their bet <u>or</u> 10% Lucky Money, but not both.
- 8. The Player Banker can request the dealer acting as player to bet less than the Player Banker's last bet in rotation, or not to take a hand at all.
- 9. The table maximum bet will apply on wagers between Player Banker and any player.
- 10. The Player Banker is "requested" not to look at his cards until all other players have set their hands. (If he chooses, he may look at his hand early, accepting the risk of his hand being

- seen.) The Dealer will always set his hand last. The players are not allowed to touch their cards after the Banker has exposed his/her hand.
- 11. During the Player Banker sequence, action between the house and the Player Banker are determined first.
 - a. If the house hand wins, the dealer's cards are stacked face up to the right corner of the chip rack with the house wager placed on top.
 - b. If the house loses, the house wager is placed in the center of the table (like all other losing bets) and the cards are placed into the discard rack.
 - c. If the house and the Player Banker push, the wager is put immediately into the chip tray and the Dealer's cards are put into the discard rack.
- 12. After the house hand has been determined, win/lose or push, the Player Banker's hand will be moved to the center of the layout and placed in full view. The Dealer will then expose the rest of the player's hands in a counter clockwise rotation, starting from the hand that is furthest right of the Player Banker.
- 13. On losing bets, the cards will be placed into the discard rack with the bets moved to the center of the table.
- 14. All losing bets that were placed in the center of the table will be totaled and used to pay any winning bets. If bets collected will not cover all wagers to be paid, the Player Banker must make up the difference. The Player Banker must hand in to the dealer any additional monies before any bets can be paid.
 - a. The Dealer cannot pay winning bets with currency.
 - b. The Player Bank is charged commission on net win only.
- 15. In case of a push hand, the Dealer will announce and pat the table next to the bet to signal a push hand; the cards will be collected and placed in the discard rack.
- 16. Any player may Co-Bank with the house. The Co-Banker must be able to cover 50% of all wagers on the table.
 - a. All results, win, or lose, are equally divided between the player and the house.
 - The house does not take a hand and will maintain the Co-Bank hand until all hands are set.
 - c. After all hands are set, the Dealer will allow the player to set the Co-Bank hand.

- d. The Co-Bank hand must be set house way.
- e. The player Co-Banking will pay commission only on monies received, not on the net win.
- 17. Partner-Player Bank is when two or more players combine their bankrolls to become the Player Bank. Only one Player Bank is allowed to play their hand. Handling and setting the cards can <u>only</u> be done by <u>one</u> player. Partner-Player Bank will be allowed to only bank one time per round. Joint bankroll players will only receive one bank per round.

PLAYERS WAGERING ON ANOTHER PLAYER'S HAND

- 1. A maximum of four (4) players are allowed to play on one betting circle; however, table limits do apply per betting circle. Multi-bets are subject to approval by the Floor Supervisor (See House Limits).
- 2. After the original player has declared his or her bet, the other players may then make bets up to the remaining balance of the table limit.
- When playing multi-bets on one hand, each player is responsible for his/her own bet and commission.
- 4. Only the original player (seated player at the spot) is allowed to handle the cards and set the hand. The seated player has the final say as to how a hand is to be played.
- 5. The 5% commission that is charged by the house on all winning bets is collected separately on each individual player's bet.
- 6. The seated player has the option to let anyone else play on his/her hand.

EXPOSED CARDS

- After the cards have been shuffled and cut, the cards are stacked. If three or more cards are exposed, the Dealer must re-shuffle.
- 2. If the cards are exposed in the Dealer's hand, the hand must be played.
- 3. When a player is banking, **if the dealer** exposes three (3) or more cards of the player's hand, the player has the option to call the hand dead before looking at the remaining cards.
- 4. If the Player Banker exposes his/her own cards, the hand will play.

DICE SHAKING

IN THE EVENT THE RANDOM GENERATION OF NUMBERS FOR CARD PLACEMENT IS NOT FUNCTIONING:

- 1. The Dealer-Banker will shake the dice after the seven hands have been dealt in front of the chip tray. The Dealer will use one (1) hand to shake the dice at least three times.
- 2. The total of the dice will determine which circle gets the first hand. It will count counter-clockwise and starts from the Bank as #1. (The Banker will always get the first hand if the dice total 8 or 15.)
- The Dealer will announce the dice total in a regular speaking voice when the dice cup is uncovered.
- 4. If a die lays on top of another die or a die is cocked, there will be "No Dice". The Banker will then shake the dice again. Do not move the dice before calling the dice total.
- 5. After the dice are exposed, the Players are not allowed to change their bets.
- When the Player Banks, the dealer will hand the dice cup to the Player Banker <u>after</u> all bets are made. The Player Banker will then shake the dice.
- The Dealer will <u>always</u> be the one to uncover the dice cup; if the Player Banker inadvertently
 uncovers the cup, the Dealer will ask for another shake and explain to the Players that the
 Dealer must uncover the cup.
- 8. The dice will remain uncovered and unmoved until the hands are dealt out and unseen hands placed into the discard rack; the Dealer will then cover the dice, shake the cup, and place the cup to the right side of the layout.

COLLECTING 5% COMMISSION

- 1. The Dealer is responsible for collecting the 5% commission on all winning bets.
- 2. All bets will be proved before the 5% commission is charged.
- 3. All commissions must be proved by the Dealer in front of the chip tray.
- 4. Minimum commissions will be twenty-five cents (.25).
- 5. Commissions will be collected in twenty-five cent (.25) increments. Commission on odd unit bets will be charged rounding up to the next unit. **Example:** Commission on twenty-six

dollars (\$26) will be the same as thirty dollars (\$30) and will be charged one dollar and fifty cents (\$1.50).

- 6. Prepaid commissions are acceptable.
- 7. Players may bet up to the table maximum plus pre-paid commission.
- 8. If it is a Player-Banker, the dealer will then bet an amount similar to the Player-Banker's last bet against the house and may include a pre-paid commission.

HOUSE WAYS

ORDER OF HANDS

Five of a Kind (four ACES plus a Joker)

Royal Flush

Straight Flush

Four Of A Kind

Full House

Flush

Straight (A, K, Q, J, 10: Highest Straight) (A, 2, 3, 4, 5: Second Highest Straight)

Three Of A Kind

Two Pair

One Pair

High Card When the hands compared contain no pair, the hand with the highest card

wins. If both hands have the same high card, the next highest card is counted in conjunction with the highest card to determine the winner.

Example: If one player has A and 10, and the other has A and J, the A and J wins.

HOW THE HANDS ARE PLAYED

NO PAIR: Use the highest card in the high hand, then use the second and third

highest as the low hand. (K, Q, 10, 7, 5, A, 8 = A, 10, 7, 5, 8 / KQ).

ONE PAIR: Always use the pair as the high hand and use the highest ranking cards for

the low hand.

TWO PAIRS: Pairs will be broken into three groups (when splitting, always play the

lowest pair in the front hand).

2's thru 6's - Low Pair 7's thru 10's - Medium Pair Jack's thru Aces - High Pair

NEVER SPLIT ANY TWO LOW PAIRS (6 OR UNDER).

LOW PAIR - MEDIUM PAIR: Split unless holding an Ace, then play two pair in high hand.

LOW PAIR - HIGH PAIR: Split unless holding an Ace, then play two pair in high hand.

MEDIUM PAIR - MEDIUM PAIR: Split unless holding an Ace, then play two pair in high hand.

MEDIUM PAIR - HIGH PAIR: Always split.

HIGH PAIR - HIGH PAIR: Always split.

PAIR OF ACES AND ANY OTHER PAIR: Always split.

THREE PAIRS: Always play the **highest** pair for the low hand.

THREE-OF-A-KIND: Always keep, unless Aces, then play one of the Aces for the low hand.

(TWO) THREE-OF-A-KIND: Play Pair of the highest Three-of-a-Kind for the low hand.

ALL STRAIGHTS, FLUSHES, STRAIGHT FLUSHES AND ROYAL FLUSHES:

1. WITH NO PAIR:

a. When given a choice to play either a straight, flush, straight flush or royal flush, play the category which will allow the highest two cards to be played on the low hand.

2. WITH ONE PAIR:

 Play pair in front hand if a straight, flush, straight flush or royal flush can be preserved in high hand.

- b. With Ace or Joker and pair of 10's, Jack's, Queen's or King's, play Ace or Joker in front hand and pair in high hand, unless a straight or flush can be maintained with an Ace in the low hand.
- 3. **WITH TWO PAIR:** Use two pair rule. (With two low pair, play straight or flush unless you can play two low pair in the high hand with at least an Ace in the low hand.
- 4. **WITH THREE PAIR**: Use three pair rule.
- 5. WITH THREE-OF-A-KIND: Play pair in front hand.
- WITH FULL HOUSE: Use full house rule. Example: (A Heart, Joker, J Heart, J Spade, J Club, K Heart, 2 Heart, play: Ace, Joker/J, J, J, K, 2)
 - a. Three-of-a-Kind and pair: Always split and play pair in front hand. Exception: When the hand contains a pair of 2's, an Ace, King and Three-Of-A-Kind, you will play A, K as low hand and the pair of 2's and three-of-a-kind (full house) in the high hand.
 - b. Three-of-a-Kind and two pair: Play highest of the pairs in front hand.
 - Three-of-a-Kind and Three-of-a-Kind: Play highest of Three-Of-A-Kind as a pair in front hand.

FOUR-OF-A-KIND:

- 1. 2's thru 6's: Never split, play in high hand.
- 7's thru 10's: Split unless an Ace can be played in the front hand, then keep four in high hand.
- 3. Face Cards and Aces: Always split.

FOUR-OF-A-KIND WITH A PAIR (OR THREE-OF-A-KIND):

Always play Four-of-a- Kind in the high hand. (The only exception will be four Aces which will always be split.)

 Four Aces and a pair: split four Aces, except if you have a pair of Kings and four Aces in back.

FIVE ACES:

Always split and play two Aces in front hand. The only exception will be if you also have a pair of Kings in front and five Aces in back.

IMPORTANT NOTES:

- 1. The bank cannot set an automatic loser!
- 2. The "A-2-3-4-5" is the second highest straight.
- 3. The Joker will be used as an Ace or may be used to fill a straight, flush, straight flush or a royal flush.
 - a. When the Joker is used to fill a Flush, the Joker will be used as the highest value card not already held in the hand.

Example: Ace, Joker, King, 7, 5 will be played as Ace, King (Joker="Queen") 7, 5 in the flush.

FORTUNE PAI GOW POKER

OVERVIEW

Fortune Pai Gow Poker is identical to the casino game Pai Gow Poker with an additional bonus wager. The additional bonus wager is a bet that their best five-card or seven-card hand from their original seven-cards will make a qualifying poker hand, regardless of how the player set their Pai Gow Poker hand. The payoff schedule is posted at the table. The rules of Pai Gow Poker do not change.

RULES OF PLAY

- Each player must make a Pai Gow Poker wager and optionally may make a Fortune Bonus wager. The Fortune Bonus wager may be larger than the Pai Gow Poker wager within the table limits designated by the "house".
- 2. If a player makes a Fortune Bonus wager of at least five dollars the player qualifies for the "Envy Bonus". The Dealer places a lammer in front of the Fortune Bonus wager to designate a qualifying wager has been made.
- The players' each receive seven cards that they must separate into a five-card high hand and two card 2nd highest hand.
- 4. After all player hands have been set the Dealer sets their hand.
- 5. The Dealer then determines if the player's hand wins from the bonus pay scale. All seven cards are eligible regardless of how the hand is set.
- 6. The Dealer then compares the player's high and low hands against the banker's high and low hands, and will keep them spread on the table for a win, put the cards away for a push or take the money and the cards in the case of a loss.
 - Note: The Joker may be used as an Ace or a fill-in card for Straights and Flushes. The Joker can be used in a Royal Flush.
- 7. If the player has a hand that is "three of a kind or better" the player receives the appropriate Bonus payoff.
- 8. If the player hand is a "four of a kind" or better the hand is spread face up because it qualifies for the envy bonus, unless the hand does not win. If the hand is a push or a loss the Dealers

will collapse the hand face up and place the envy button on top to be settled at the end of the hand.

Note: Envy hands must be verified and set face-up the table prior to making envy payoffs. The player may not envy the Dealer's or his or her own hand, regardless of whether there is a player-banker. The Dealer's hand is defined as the hand the "house" is originally dealt.

- 9. Each hand is settled in the following order:
 - a. Fortune Bonus.
 - b. Pai Gow Poker hand against the banker.
- 10. After all hands have been settled:
 - Envy Bonus -- if there is two or more qualifying envy hands each qualifying player would receive an envy bonus for each such hand.

DEALING PROCEDURES

- 1. Each player must make a Pai Gow Poker wager.
- 2. Each player who has made a Pai Gow Poker wager may make a Fortune Bonus wager up to the posted limits.
- 3. If the player makes a Fortune Bonus wager of at least \$5.00 the Dealer will place an "Envy Bonus" lammer in front of the Fortune Bonus wager.
- 4. The Dealer will place seven cards for each qualifying betting area, placing vacant betting areas in the discard rack, and verifying the last (4) cards. Misdeals void all hands.
- 5. Each player sets their high (5-card) hand and their low (2-card) hand, with the high hand having a better poker value than the low hand and places them in the appropriate areas.
- 6. After all player hands have been set, the Dealer sets their hand according to "house" rules.

Clearing the Layout

- 1. From the Dealer's right, in turn,
 - a. If the player has made a Fortune Bonus wager, the Dealer will first determine if they are eligible for a payoff from the Bonus Pay Scale. If so the Dealer then pays the appropriate odds and pushes it off to the player. Losing wagers are placed in the rack. The supervisor is notified of payoffs of \$250.00 or more.

- b. The Dealer compares the player's two and five card hand with the banker's two and five card hand. If the player wins both hands, they win the bet which pays even money--less a 5% commission. If the player loses both hands the Dealer locks up the wager. If the player wins one hand and loses one hand the hand is a push. Banker wins all ties.
- c. If a player has a hand of a "Four of a Kind" or better the Dealer will place a lammer on top of the cards and leave the hand face up in front of the player. After all hands have been paid the Dealer will pay each player who is eligible for the "Envy Bonus", the posted payoff for the qualifying hand. If there are more than one qualifying "Envy Bonus" hand the Dealer will pay the first, collect the cards, then pay the next.

GENERAL RULES

- 1. The Dealer's hand never qualifies for the "Envy Bonus", even if the Dealer is not the banker.
- 2. A player may not envy his or her own hand.
- 3. A player may win an envy bet from other player's hand even if that player did not make a Fortune wager.
- All seven cards are eligible for the Fortune Bonus, regardless of how they are played in the hand.
- 5. Malfunction of the shuffle machine voids all hands.
- 6. Toke bets are allowed on the Fortune Bonus, up to the limit, (maximum payoff of \$500).
- 7. Toke wagers do not qualify for "Envy Bonuses".
- 8. Royal Match® is defined as the King and Queen in the same suit.
- 9. The "House" always handles the Fortune Bonus wagers.
- Player-bankers can make a Fortune Bonus wager. Player-banker hands can be envied by other players.
- 11. No side bets will be accepted on another player's bonus bet.
- 12. When there are "Envy" bets on the game, all hands will receive action. Therefore surrender will not be allowed on any player known to have a possible "envy" pay-off.

PAY TABLE

Player's Hand	Envy Hand
7-card Straight Flush-no joker 8,000 to 1	\$5,000
Royal Flush plus Royal Match® 2,000 to 1*	\$1,000
7-card Straight Flush-with joker 1,000 to 1	\$ 500
Five Aces	\$ 250
Royal Flush 150 to 1	\$ 50
Straight Flush 50 to 1	\$ 20
Four of a Kind	\$ 5
Full House 5 to 1	
Flush 4 to 1	
Three of a kind	
Straight	

^{*} A five card Royal Flush with the additional two cards a King and Queen in suit.

Minimum and Maximum Wagers on the Bonus

Minimum Wager	\$ 1.00
Minimum Wager Envy Bonus	\$ 5.00
Maximum Wager	
Aggregate Limit	\$ 75,000.00

Irregularities

Irregularities will be handled in accordance with current established procedure and will involve the Dealer summoning a Casino Supervisor to the table for resolution. In the event of pay-offs of more than \$75,000.00, Envy Bonuses are paid first and the remaining amount would then be paid to the high money winner.

Fortune Pai Gow Poker Maximum Aggregate Payoff Calculation For Two Or More Players

- It is extremely rare for two or more players to win wagers on the same hand that, when added
 together, would exceed the maximum aggregate payout. In the event that it does happen, it is
 not difficult to calculate exactly how much of the maximum payout each player would
 receive.
- 2. The following steps must be completed (in sequence) in order to obtain the correct payoff figures. Note: The use of a calculator is necessary.
- Step #1 Pay all "Envy" bets. This includes the "Envy" bets won by the Fortune Bonus Payout winners.

- Step #2 Subtract the total amount of all "Envy" bets from \$75,000. (The maximum aggregate payoff amount).
- Step #3 Calculate the payout for each of the Fortune Bonus winners using the following formulas and example:

Player "A" bets \$20 and hits a 7 Card Straight Flush (no Joker). Player "B" bets \$10 and hits Five Aces.

3. Add the totals of the winning hands to determine the total payoff before aggregation.

Example: Player "A" wins \$160,000 Player "B" wins \$4,000 (Before Aggregation) Total \$164,000

4. The next step is to calculate the *percentage* of the before aggregation total for each of the two players.

Example: Player "A" \$160,000 is **97.56%** of \$164,000 (160,000 ÷ 164,000) Player "B" \$4,000 is **2.44%** of \$164,000 (4,000 ÷ 164,000)

5. The final step is to determine how much of the maximum aggregate payoff each player will receive using the percentages calculated above. (For this example, the maximum aggregate payoff has been reduced from \$75,000 to \$69,750 because of the two "Envy" bets that have been paid).

Example: Player "A" will receive 97.56% of \$69,750 or \$68,048.78

 $(97.56 \times 69,750.00)$

Player "B" will receive 2.44% of \$69,750 or \$1,701.22

(2.44 × 69,750.00) Total: \$69,750.00

The following is a summary of each of the player's winnings:

Player "A"

"Envy" bet of Player "B's" Five Aces: \$250.00 Share of Maximum Aggregate Payoff: \$68,048.78

Total winnings for player "A": \$68,298.78

Player "B"

"Envy" bet of Player "A's" Seven Card Straight Flush: \$5,000.00
Share of Maximum Aggregate Payoff: \$1,701.22
Total winnings for player "B": \$6,701.22

Total payoff: <u>\$75,000.00</u>