

DIVISION 20 – FOUR CARD POKER

Section 1	Interpretation
Section 2	Application
Section 3	Table Layout and Equipment
Section 4	Playing Cards and Ranking of Hands
Section 5	Wagers
Section 6	Opening of Table for Gambling
Section 7	Shuffle and Cut of Cards
Section 8	Dealing the Cards
Section 9	Betting Round
Section 10	Final Settlement
Section 11	Irregularities

1.0 Interpretation

1.1 In these game rules, any words and expressions used that are defined in the Gambling Act 2003 have the same meaning as in that Act.

1.2 In this Division, unless the contrary intention appears:

“Aces Up Wager” means an alternative or optional additional wager which may be made by a player in accordance with rule 5.1, which shall win if the player’s hand contains a pair of aces or higher, regardless of the dealer’s hand;

“Ante Wager” means the initial wager made by a player pursuant to subparagraph (a) of rule 5.1;

“Ante Bonus” means a payment made to Ante Wagers, which is paid if the player qualifies for a bonus in accordance with rule 5.7.1 regardless of whether he or she beats the dealer;

“Play Wager” means an additional wager made by a player on his/her hand in order to continue in a round of play pursuant to subparagraph (b) of rule 5.2;

“Fold”, in relation to a hand of cards, means to no longer continue with the hand;

“Poker Value” means, in relation to a hand of cards, the ranking of that hand as determined in accordance with section 4.

2.0 Application

The rules contained in this Division, together with the general rules contained in Division 1, shall apply to the game of Four Card Poker.

3.0 Table Layout and Equipment

- 3.1 Four Card Poker shall be played at a table having on one side up to seven sets of wagering areas for the players and on the opposite side a place for the dealer. Each Four Card Poker table shall have a drop box attached to it.
- 3.2 The layout cloth covering the table shall be marked in a manner suitable for the conduct of the game of Four Card Poker and shall bear an inscription to the effect that the "Dealer always qualifies. Player wins ties".
- 3.3 The wagering areas shall be designated as follows:
- (a) for Ante Wagers on the word "Ante";
 - (b) for Play Wagers on the word "Play"; and
 - (c) for Aces Up Wagers on the words "Aces Up".
- 3.4 The following equipment shall also be used in the game:
- (a) one deck of playing cards;
 - (b) one cutting card;
 - (c) either:
 - (i) a card shoe capable of holding all of the cards used in the game, or
 - (ii) an automatic shuffler capable of holding two separate decks of cards, from which the cards will be dealt; and
 - (d) a discard rack or container capable of holding all of the cards used in the game.

4.0 Playing Cards and Ranking of Hands

- 4.1 All suits of cards shall have the same rank.
- 4.2 Subject to rule 4.3, cards shall rank, from lowest to highest, as follows:
- 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen, king, ace.
- 4.3 Hands of cards shall rank, from lowest to highest, as follows:
- (a) **No Pair** four unmatched cards which do not constitute any other hand.
 - (b) **1 Pair** two cards of the same value, combined with two unmatched cards. A higher pair beating a lower pair. Aces shall be high.

- (c) **2 Pair** two different sets of pairs. The higher pair has priority when comparing hands. If the high pairs are the same, then the low pairs are compared.
 - (d) **Straight** four cards of any suit in sequence. An ace may be counted as high or low.
 - (e) **Flush** four cards of the same suit, not in sequence. The value of the highest card in the hand shall decide the ranking between two flushes; where the highest cards in both hands are the same value, the next highest card shall decide the ranking, and so on.
 - (f) **3 of a Kind** three cards of the same value, with one unmatched card.
 - (g) **Straight Flush** four cards of the same suit in sequence.
 - (h) **4 of a Kind** four cards of the same value.
- 4.4 Hands of the same poker value as described in rule 4.3, but consisting of different card values, shall be ranked according to the card values prescribed in rule 4.2. For example:
- (a) in the case of No Pair, the respective card values of the highest card in each hand shall determine the ranking, if these are the same the values of the next highest cards, and so on;
 - (b) where two hands hold 1 Pair of the same card value, the respective value of the next highest card in each hand shall determine the outcome, and so on.
 - (c) a Straight consisting of king, queen, jack, 10, beats one consisting of 10, 9, 8, 7.

5.0 Wagers

5.1 Before the first card is dealt in a round, each player:

- (a) shall make:
 - (i) an Ante Wager; or
 - (ii) an Aces Up Wager pursuant to paragraph (c) of this rule; or
 - (iii) both an Ante Wager and an Aces Up Wager;
- (b) subject to these rules, where the casino operator allows a blind betting option, may make a Play Wager;

- (c) at the discretion of the casino operator, may place an Aces Up Wager without having placed an Ante Wager, provided that a player who has only placed an Aces Up Wager shall not be permitted to place a Play Wager.
- 5.2 After the required number of cards has been dealt to the players and the dealer, the players may pick up their cards and elect to:
 - (a) fold; or
 - (b) where they have made an Ante Wager, place a Play Wager of one, two or three times that of their Ante Wager by placing their cards in the area marked "Play" and putting their Play Wager on top of the cards; or
 - (c) where they have only placed an Aces Up Wager and the hand contains at least a pair of aces, place their cards in the area marked "Play" without a wager placed on top.
- 5.3 All Ante Wagers, Play Wagers and Aces Up Wagers shall be made by placing chips, with the smaller denomination chips on the top, in the appropriate wager area of the layout.
- 5.4 Orally declared wagers shall be accepted only when accompanied by chips and if the dealer has enough time to place the wager on the layout before "No more bets" is called.
- 5.5 At the discretion of the casino operator, a player may place a wager on more than one betting area in accordance with rule 5.5.1 and 5.5.2.
- 5.5.1 A player may only place a wager on more than one betting area provided that no other player(s) is excluded from participating in the game.
- 5.5.2 Where a player places a wager on more than one betting area in accordance with rule 5.5, the casino operator or their delegate may direct that players will only be permitted to view one hand and that hand will be the one dealt to the betting area at which the player was seated when the cards were dealt. In this event, any additional hands must be played 'blind', i.e. no person, including the player who placed the wager or the dealer, will be permitted to view the cards until the hand is settled in accordance with rule 10.
- 5.6 Only one wager shall be accepted on any one wagering area.
- 5.7 Winning Ante Wagers and Play Wagers shall be paid at 1 to 1. Subject to rule 5.7.1 the player's Ante and Play Wager shall win if the player's hand is better than or equal to the dealer's hand, and otherwise lose.
- 5.7.1 Ante Wagers will qualify for an Ante Bonus payment in accordance with the following pay-table if the hand contains 3 of a Kind or higher, regardless of the dealer's hand:

Ante Bonus	Payout Odds
4 of a Kind	25 to 1
Straight Flush	20 to 1
3 of a Kind	2 to 1

5.7.2 Winning Aces Up Wagers shall, subject to rule 5.10, be paid in accordance with one of the following pay-table options:

Hand	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
4 of a Kind	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1
Straight Flush	40 to 1	40 to 1	30 to 1	30 to 1	40 to 1	40 to 1	40 to 1
3 of a Kind	9 to 1	7 to 1	9 to 1	7 to 1	8 to 1	8 to 1	7 to 1
Flush	6 to 1	6 to 1	6 to 1	6 to 1	5 to 1	6 to 1	5 to 1
Straight	4 to 1	5 to 1	4 to 1	5 to 1	4 to 1	4 to 1	4 to 1
2 Pair	2 to 1	2 to 1	2 to 1	2 to 1	3 to 1	2 to 1	3 to 1
Pair of Aces	1 to 1	1 to 1	1 to 1	1 to 1	1 to 1	1 to 1	1 to 1

5.7.3 The casino operator shall display which pay scale under 5.7.2 is in operation at each Four Card Poker table.

5.8 Except as permitted by these rules, once the dealer has called "No more bets" no player shall:

- (a) make any Ante Wager or Aces Up Wager; or
- (b) handle, alter or withdraw any wager until a decision has been made and implemented with respect to the wager except that where the casino operator allows a blind betting option pursuant to rule 5.1, the Play Wager may be withdrawn if the player folds.

5.9 No player shall handle, alter or withdraw a losing wager.

5.10 The payout odds on all wagers shall be subject to any maximum payout set by the casino operator. The amount of such limit shall be approved by the Secretary for Internal Affairs and be displayed on a notice at the table.

6.0 Opening of Table for Gambling

6.1 After receiving the designated number of decks of cards at the table pursuant to rule 3.4, both the dealer and the game supervisor shall sort and inspect the cards independently of each other.

6.2 After the cards have been inspected they shall be spread out face up on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan-shaped rows according to suit, in sequence within the suit.

6.3 After the first player or players have had an opportunity to inspect the cards visually, the cards shall be turned face down on the table, stacked and shuffled.

6.4 When an automatic shuffler is used:

- (a) each of the decks of cards shall be turned face down on the table, chemmy shuffled, stacked and riffle shuffled separately within the deck by the dealer;
- (b) each of the decks shall then be loaded into the automatic shuffler and shuffled separately by it; and
- (c) the cutting card shall be used in accordance with approved procedures.

7.0 Shuffle and Cut of Cards

7.1 The cards shall be shuffled so that they are randomly intermixed within the deck:

- (a) immediately before the start of play;
- (b) at the end of each round;
- (c) at the recommencement of play following any period during which the table has been vacant;
- (d) at the direction of a game supervisor or casino supervisor where there is reason to suspect that the randomness of the shuffle has been compromised;
- (e) if any card has been exposed prior to the cards entering the shoe or automatic shuffler; and
- (f) at the direction of a game supervisor or casino supervisor, at his or her discretion.

7.2 Where a card shoe is used, after the cards have been shuffled, a casino employee shall cut the cards once, place them on the cutting card and then place all of the cards in the shoe for the commencement of play. No player may ever cut the cards.

7.3 The dealer may at any time check and verify that any of the decks of cards contain the correct number of cards, namely 52.

7.4 The casino operator may after any round of play direct that the cards be replaced, in which event the new cards shall be checked, shuffled and cut in accordance with sections 6 and 7.

8.0 Dealing the Cards

8.1 Immediately before the start of each round of play and after all Ante Wagers and/or Aces Up Wagers have been made, the dealer shall:

- (a) call "No more bets"; then

- (b) starting on his/her left and continuing clockwise around the table, deal the cards.
- 8.2 All cards shall be dealt face down, except for the dealer's sixth card.
- 8.3 When a card shoe is used the cards shall be dealt as follows:
 - (a) one card to each wagering area containing an Ante Wager and/or Aces Up Wager and then one card to the dealer; followed by
 - (b) a further card to each such wagering area and the dealer; and
 - (c) so on until each player and the dealer have five cards each; and then
 - (d) a sixth card to the dealer, which shall be dealt face-up.
- 8.4 When an automatic shuffler is used the cards shall be dealt as follows:
 - (a) five cards at a time to each wagering area containing an Ante Wager and/or Aces Up Wager; followed by
 - (b) six cards to the dealer, with the sixth card dealt face-up.
- 9.0 Betting Round**
- 9.1 After the cards have been dealt, the players may pick up their cards and decide whether to fold, make a Play Wager, or where they have only placed an Aces Up Wager indicate their intention to play by placing their cards in the Play Wager area.
- 9.2 A player who decides to fold shall place his/her cards face down on the table. The dealer shall then, in relation to each player who has folded:
 - (a) collect the Ante Wager and/or Aces Up Wager and the player's cards;
 - (b) individually spread out the cards, face down, and count them; and
 - (c) place the cards in the discard rack.
- 9.3 Where a player has placed both an Ante Wager and an Aces Up Wager pursuant to rule 5.1, they may elect to fold in respect to the Ante Wager but elect to play their Aces Up Wager. In this case, the dealer will remove the Ante Wager and the player will place their cards in accordance with rule 9.1.
- 9.4 When the players remaining in the game have made their Play Wagers or indicated their intention to play their Aces Up Wager, the dealer shall turn all the cards in his/her hand face up and declare the highest possible four card poker value of the hand.

- 9.5 When handling the cards, players shall at all times ensure that the cards remain on or above the area of the table. The cards must not be removed from the table.
- 9.6 Except as expressly permitted by these rules, players may not exchange cards, nor exchange, communicate, nor cause to be exchanged or communicated any information regarding their respective hands.
- 9.7 At any time while a game is in progress the casino operator may direct that:
- (a) only English be spoken by the players at the table;
 - (b) there be silence while a hand is in progress;
 - (c) players suspected of collusion not play at the same table.

10.0 Final Settlement

- 10.1 The dealer shall arrange his/her hand from highest to lowest and announce his/her best four-card hand. The two remaining cards shall be positioned separate to the four-card hand.
- 10.2 Starting with the player on the dealer's right, the dealer shall reveal each player's hand and declare and arrange the highest possible four-card hand; and:
- (a) comparing his/her hand to each player's individual hand shall then:
 - (i) pay the Ante Bonus regardless of the dealer's hand to those hands containing 3 of a Kind or higher;
 - (ii) collect the Ante and the Play Wagers for those hands containing a lower poker value than the dealer's hand;
 - (iii) collect the Aces Up Wager for those hands of a lower value than a pair of aces;
 - (iv) pay the Ante and the Play Wagers for those hands containing an equal or higher poker value than the dealer's;
 - (v) pay the Aces Up Wager on any hand containing at least a pair of aces or higher, regardless of the value of the dealer's hand;
 - (b) after the dealer has compared individual hands and has paid or collected the wagers, he/she shall collect and count the cards and place them in the discard rack.

11.0 Irregularities

- 11.1 If a player fails to comply with rule 9.6, the casino operator may declare the player's hand void, in which event any Ante Wager, Play Wager, and Aces Up Wager made by that player shall be void.
- 11.2 Except as specified elsewhere in these rules if an incorrect number of cards is dealt to any player or to the dealer, this shall constitute a misdeal.
- 11.3 Subject to rule 11.4, if, before all cards are dealt, it is discovered that cards have been dealt to a wagering area without either an Ante or Aces Up Wager the round of play shall be declared a misdeal.
- 11.4 If it is discovered that a complete hand has been dealt to a wagering area without either an Ante or Aces Up Wager the cards dealt to that wagering area shall be counted and placed in the discard rack and the game shall then continue.
- 11.5 If the dealer collects a player's cards before the player has decided whether to make a Play Wager or to fold, the player's hand shall be reconstructed where possible, but otherwise, shall be void.
- 11.6 If it is discovered that the deck in use at the table does not contain 52 cards, the round shall constitute a misdeal and be void.
- 11.7 Subject to rules 11.8 and 11.9, if an exposed card is dealt this shall not constitute a misdeal. The dealer shall turn the card over and continue dealing.
- 11.8 If a card is exposed in error to the dealer's hand, the card shall be left exposed as the dealer's face up card and the dealer's sixth card shall be dealt face down.
- 11.9 If more than one card is exposed in error during the dealing of the cards this shall constitute a misdeal.
- 11.10 If a player exposes one or more cards in his/her hand, this shall not constitute a misdeal, subject to rule 11.1.
- 11.11 Subject to rule 11.8 and notwithstanding rule 11.9, if the dealer exposes one or more cards in his/her hand in error before all of the players have made a decision in relation to their Play Wagers, the players will be given the option to make a Play Wager or to fold.
- 11.12 Subject to these rules, in the event of a misdeal, all wagers affected by the misdeal shall be void. In the event of the entire round being void the hands shall be re-dealt after the players have had an opportunity to change their Ante Wager and/or Aces Up Wager.
- 11.13 If a player makes a wager and is dealt a complete hand but is not present at the table to make a decision on that hand, the player shall be deemed to have folded and wagers shall be forfeited.

- 11.14 Notwithstanding rule 10.2, when a player has laid his/her cards down on the table subsequent to the dealing of a complete hand, and those cards have been placed on the discard pile, that player's hand may be reconstructed providing those cards are the top five on the discard pile. The player shall otherwise be deemed to have folded pursuant to rule 9.2.
- 11.15 Where a player has placed an additional wager(s) in accordance with rule 5.5 and he/she contravenes the provisions of rule 5.5.2 by viewing a hand other than, or in addition to, the hand dealt to the area at which he/she was seated, the dealer will immediately notify the game supervisor (or above), who may:
- (a) where the player has viewed one hand only, deem that particular hand to be the hand dealt to the area at which he/she was seated and continue the game; or
 - (b) where the player has viewed more than one hand, deem all hands viewed by the player to be void.

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