

DIVISION 17 – THREE CARD POKER

Section 1	Interpretation
Section 2	Application
Section 3	Table Layout and Equipment
Section 4	Playing Cards; 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 games rules, any words and expressions used that are defined in the Gambling Act 2003 have the same meaning as in the Act.

1.2 In this division, unless the contrary intention appears:

“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 pursuant to rule 5.7 which is paid if the player gets a straight or higher regardless of whether he or she beats the Dealer;

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

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

“Pair Plus Wager” means an optional wager made pursuant to subparagraph (a) of rule 5.1 which is paid if the player gets 1 pair or higher regardless of whether he or she beats the Dealer, otherwise this wager will be treated as a non-qualifying wager and taken as a losing bet;

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

“Six Card Bonus Wager” means an optional, additional wager which may be made by a player in accordance with section 10A.

2.0 Application

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

3.0 Table Layout and Equipment

- 3.1 Three Card Poker shall be played at a table having on 1 side up to 7 sets of wagering areas for the players and on the opposite side a place for the Dealer. Each Three Card Poker table shall have a drop box attached to it.
- 3.2 The layout cloth covering the table shall bear an inscription to the effect that the "Dealer only plays with a Queen or higher".
- 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";
 - (c) for Pair Plus Wagers on the words "Pair Plus".
- 3.4 The following equipment shall also be used in the game:
 - (a) 1 deck of playing cards;
 - (b) 1 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 2 separate decks of cards, from which the cards will be dealt; and
 - (d) a discard rack capable of holding a single deck of cards.

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:
 - (a) 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** three unmatched cards which do not constitute any other hand.
- (b) **1 Pair** 2 cards of the same value. A higher pair beating a lower pair. Aces shall be high.
- (c) **Flush** 3 cards of the same suit, not in sequence. The value of the highest card in the hand shall decide the ranking between 2 flushes; where the highest cards in both hands are the same value, the next highest card shall decide the ranking, and so on.
- (d) **Straight** 3 cards of any suit in sequence. An ace may be counted as high or low.
- (e) **3 of a Kind** 3 cards of the same value.
- (f) **Straight Flush** 3 cards of the same suit in sequence.

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 2 hands hold 1 Pair of the same card value, the respective value of the remaining card in each hand shall determine the outcome;
- (c) a Straight consisting of king, queen, jack, beats one consisting of jack, 10, 9.

5.0 Wagers

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

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

- (c) at the discretion of the Casino Operator, may place a Pair Plus Wager without having placed an Ante 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:
 - (a) fold; or
 - (b) where they have made an Ante Wager, place a Play Wager equal to 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 a Pair Plus Wager and the hand contains at least a pair, they will place their cards in the area marked "Play" without a wager placed on top.
- 5.3 All 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 1 wager shall be accepted on any 1 wagering area.
- 5.7 Winning Ante Wagers and Play Wagers shall, subject to rule 5.9, be paid at the following odds:

Ante Wagers	Payout Odds
All Ante Wagers	1 to 1
Play Wagers	Payout Odds
All Play Wagers	1 to 1

Ante Bonus	Payout Odds
Straight	1 to 1
3 of a Kind	4 to 1
Straight Flush	5 to 1

- 5.7.1 Winning Pair Plus Wagers shall, subject to rule 5.9, be paid in accordance to one of the following pay-tables:

Pay-Table One:

Pair Plus Wager	Payout Odds
Pair	1 to 1
Flush	4 to 1
Straight	6 to 1
3 of a Kind	30 to 1
Straight Flush	40 to 1

Pay-Table Two:

Pair Plus Wager	Payout Odds
Pair	1 to 1
Flush	4 to 1
Straight	5 to 1
3 of a Kind	30 to 1
Straight Flush	40 to 1

- 5.7.2 The Casino Operator shall display which pay table under rule 5.7.1 is in operation and that pay table shall be used for all Three Card Poker tables.
- 5.8 Except as permitted by these rules, once the Dealer has called "No more bets" no player shall:
- (a) make any Ante Wager, Pair Plus Wager or Six Card Bonus Wager under rule 10A.2; 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 bet 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; and
 - (e) if any card has been exposed prior to the cards entering the shoe; 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 the deck of cards or any of the decks, as the case may be, 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, Pair Plus Wagers and/or Six Card Bonus 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.
- 8.3 When a card shoe is used the cards shall be dealt as follows:
- (a) 1 card to each wagering area containing an Ante Wager and/or Pair Plus Wager and then 1 card to the Dealer; followed by
 - (b) a further card to each such wagering area and the Dealer; and then
 - (c) a final card to each such wagering area and the Dealer so that each player and the Dealer have 3 cards each.
- 8.4 When an automatic shuffler is used the cards shall be dealt as follows:
- (a) 3 cards at a time to each wagering area containing an Ante Wager and/or Pair Plus Wager; followed by
 - (b) 3 cards to the Dealer.

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 a Pair Plus 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 Pair Plus 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 a Pair Plus Wager pursuant to rule 5.1, they may elect to fold in respect to the Ante Wager but elect to play their Pair Plus 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 Pair Plus Wager, the Dealer shall turn all the cards in his/her hand face up and declare the highest 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 If the Dealer's hand does not have a poker value of Queen or higher, the Dealer shall announce "No hand" or "Dealer does not qualify" and then:

- (a) pay the Ante Wagers of the players remaining in the game in accordance with rule 5.7; and
- (b) subject to rules 10.2 and 10.3, count and collect the cards of those players and place them in the discard rack.

All play wagers shall be void.

- 10.2 Where a player has made an Ante Wager and/or a Pair Plus Wager during that round and has received a hand qualifying under rule 5.7 for an Ante Bonus or Pair Plus payout, the Dealer shall leave the particular cards causing the hand to qualify for the payout face up on the table and those cards shall not be collected or discarded until the payout on the hand has been made.
- 10.3 The Ante Bonus and Pair Plus payouts are made regardless of the player's outcome against the Dealer's hand.
- 10.4 If the Dealer's hand has a poker value of a Queen or higher, the Dealer will announce "Dealer plays with a Queen" (or as the hand may be) then reconciles the hands of those players who have not folded. Starting with the player on the Dealer's right, the Dealer will bring the players cards into the "work area" between the Dealer's hand and the Pair Plus Wager area and reveal the players cards. Then:
 - (a) arrange the cards so that the poker value of the hand may easily be read;
 - (b) compare the player's hand with that of the Dealer; and
 - (c) announce the value of the player's hand and whether it wins or loses.
- 10.5 A player's hand shall:
 - (a) win if it has a higher poker value than that of the Dealer's hand;
 - (b) subject to rule 10.3, lose if it has a lower poker value than that of the Dealer's hand;
 - (c) subject to rule 10.3, constitute a stand off if it has a poker value equal to that of the Dealer's hand.
- 10.6 Subject to rule 10.3, if a player's hand loses, the Dealer shall:
 - (a) collect the Play Wager and any non-qualifying Ante Wager or Pair Plus Wager on the hand;
 - (b) pay any qualifying Ante Bonus and/or Pair Plus payouts in accordance with rule 5.7; and

- (c) collect and count the player's cards as described in rule 9.2.

10.7 If a player's hand wins, the Dealer shall:

- (a) pay the Ante Wager and the Play Wager on the hand in accordance with rule 5.7;
- (b) pay any Ante Bonus and/or Pair Plus payouts in accordance with rule 5.7; and
- (c) collect and count the player's cards as described in rule 9.2.

10.8 Subject to rule 10.3, if a player's hand constitutes a stand off, the Dealer shall:

- (a) pay any Ante Bonus and/or Pair Plus payouts in accordance with rule 5.7; and
- (b) collect and count the player's cards as described in rule 9.2.

10A Six Card Bonus Wager

10A.1 The Casino Operator may, at its discretion, offer the players the opportunity to place Six Card Bonus Wagers in accordance with this section.

10A.2 Where the Six Card Bonus option is offered and the game is played at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player may elect to place a Six Card Bonus Wager at the time of placement of his/her initial wager as provided in rule 5.1. A player may not make a Six Card Bonus Wager unless he/she has made either an Ante Wager or a Pairs Plus Wager.

10A.3 The Six Card Bonus Wager shall be placed in accordance with rule 5.8.

10A.4 The amount of a Six Card Bonus Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

10A.5 A Six Card Bonus Wager shall win where a player's 3 cards in combination with the dealer's 3 cards are used to form a 5-card Poker hand and that hand contains:

- (a) Royal Flush ace, king, queen, jack and 10 of the same suit;
- (b) Straight Flush 5 cards of the same suit in sequence;
- (c) Four of a Kind 4 cards of the same value;
- (d) Full House 3 cards of the same value and a pair (two cards of the same value);

- (e) Flush 5 cards of the same suit not in sequence;
- (f) Straight 5 cards of any suit in sequence. An ace may be counted as high or low;
- (g) Three of a Kind 3 cards of the same value.

10A.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.1 or 10.4, the Dealer shall collect all losing Six Card Bonus Wagers and pay all winning Six Card Bonus Wagers.

10A.7 A Six Card Bonus payout is not dependent on the outcome of the player's initial wager.

10A.8 Winning Six Card Bonus Wagers shall be paid in accordance with one of the four following options:

Hand	Option 1	Option 2	Option 3	Option 4
Royal Flush	1,000 to 1	1,000 to 1	1,000 to 1	1,000 to 1
Straight Flush	200 to 1	200 to 1	200 to 1	200 to 1
Four of a Kind	50 to 1	50 to 1	100 to 1	100 to 1
Full House	25 to 1	25 to 1	20 to 1	20 to 1
Flush	20 to 1	15 to 1	15 to 1	15 to 1
Straight	10 to 1	10 to 1	9 to 1	10 to 1
Three of a Kind	5 to 1	5 to 1	8 to 1	7 to 1

10A.9 The Casino Operator shall display which pay scale under rule 10A.8 is in operation and that pay scale shall be used for all tables that offer the Six Card Bonus option.

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 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 an 'Ante' or 'Pairs Plus' 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 an 'Ante' or 'Pairs Plus' 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 bet 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 this shall constitute a misdeal.
- 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, Pair Plus Wager and/or Six Card Bonus 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, 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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