

WASHINGTON STATE GAMBLING COMMISSION

BLACKJACK GAME RULES

Overview

1. Blackjack is played using up to eight decks of cards (52 cards each). Joker cards are not used in the game of Blackjack. Up to nine players can play on one Blackjack table.
2. The cards are valued as follows: 10's and Picture cards (Jack, Queen, and King) are valued at 10; Aces are valued at 1 or 11; and 2-9 are valued at their face value. The suits (spades, clubs, hearts, and diamonds) have no value in the game of Blackjack.
3. Decks of cards may be shuffled by the dealer or by an approved shuffle machine. Card room operators must deal blackjack from a dealing shoe or a shuffling device we have approved with the exception of single or double deck games which may be dealt by hand.
4. To begin play, players place a wager. Next, the dealer deals two cards face up to each player at the table. The dealer starts by dealing one card face up to the player on his immediate left (i.e. "first base") and continues to deal one card face up to each player at the table moving in a clockwise direction. The dealer also gets one card face up. The dealer then repeats the deal giving each player, starting at the dealer's left, a second card face up. The dealer receives their last card face down. Note: As an alternative, the dealer can initially deal both of their cards face down and then turn one of their cards face up before play continues.
5. The object of the game is to get a point total equaling or coming as close to 21 as possible without going over. The player wins their bet if their point total is closer to 21 than the dealer's point total. The player also wins their bet if their point total is less than or equal to 21 and the dealer goes over 21 (i.e. a "bust"). If a player has a point total over 21 they bust and lose their bet. When a player (or dealer) receives an Ace and a 10-valued card as their first two cards, it is called a "blackjack" or a natural 21.
6. After each player and the dealer receive their initial two cards, the dealer reviews their face up card. If the dealer's face up card is an Ace or 10-valued card, they must look at their face down card (i.e. "hole" card) to determine if they have a blackjack. If the dealer has a blackjack, the hole card is exposed and play ceases. A dealer blackjack beats all player hands, unless a player also has a blackjack. If both the dealer and a player have a blackjack, the player's hand results in a push (i.e. the hand neither wins nor loses).
7. If a player receives a blackjack and the dealer does not, the player wins the bet and is paid the amount identified in the game rules. Licensees must post in their game rules and internal controls the payouts for blackjack games offered for play, including how rounding the payout will occur.
8. If the dealer does not have a blackjack the round continues. Starting on the dealer's immediate left, the dealer asks each player whether they would like an additional card (s) (i.e. a "hit"). Each player may continue to request cards until they are satisfied with their point total or they have busted (i.e. exceeded 21). When a player busts, the dealer immediately removes the player's

cards, placing them on the discard pile, and collects the player's wager. Players who do not request an additional card (s) are said to "stand" or "stick."

9. After each player has a chance to take additional cards (and either stands or busts), the dealer then exposes their hole card. The dealer's hand stands or requires additional cards drawn based on the following rules:
 - i. If the hand is a 17, 18, 19, or 20, the dealer must stand;
 - ii. If the hand is less than 17, a card must be drawn- and continue to draw until the hand reaches 17 or more.
 - iii. If the hand is a "soft" 17 (described below) the dealer must hit. Note: This is an exception to rule i noted above. If a card room enforces this rule, it must properly document so in their internal controls.
10. In Blackjack, Aces can count as either a 1 or 11 point card. A "hard hand" is a blackjack hand with no Ace or with an Ace that must count as 1 (e.g. Ace-7-9 is a hard 17). A "soft hand" is a blackjack hand with an Ace that counts as 11 (e.g. Ace-6 is a soft 17).
11. All winning blackjack wagers are paid even money (1 to 1). If a player has the same total as the dealer, it is considered a push. If the dealer busts, all players who have not busted are paid even money.

Splitting Pairs

When a player receives two identical cards, they are considered a pair. Players may divide the pair and treat each as it were the first card dealt in a hand (two separate hands). Splitting pairs requires that an additional wager of the same amount as the original wager be placed on the new hand; and the player indicates the desire to split the pair by placing a second wager beside the first.

The player must draw or stand on the card/hand to the right and complete it before drawing on the second card/hand. If the third card dealt to the player is identical to the others, the player may again split this hand, into a third one, and a third wager is required.

If the hand, once split, yields a count of 21 with two cards, it is considered a normal 21, not a blackjack. If the hand is a winner, it pays even money (1 to 1).

Note: Card room operators may determine what pairs a player may split. However, it must be properly documented in their internal controls.

Doubling Down

Once a player is dealt two cards, the player may double down. The player places a second wager equal to the original bet beside the first, and is then allowed to draw one card only. This last card is dealt face up.

Note: Card room operators may determine what hand players may double down on (e.g. point totals of 10 or 11). However, it must be properly documented in their internal controls.

Insurance

When the dealer's face-up card is an Ace, the player has the option to place an insurance bet. This is done before the dealer looks at the hole card. A bet of half the amount of the player's opening wager is placed on the insurance line.

If the dealer receives a blackjack, the player is paid 2 to 1 on their insurance bet. If the dealer does not have a 10-valued card in the hole, the player loses the insurance bet but keeps the original wager in action until the final settlement of the hand.

Note: Card room operators may deviate from the rules noted above for accepting insurance wagers. However, it must be properly documented in their internal controls.

Surrender

This option allows a player to drop out of a hand after seeing the first two cards dealt to them. The player forfeits half of the original bet and the dealer removes the player's cards from the table. This decision must be made after receiving their first two cards. The player will not be allowed to draw any additional cards.

Note: Card room operators may deviate from the rules noted above for allowing players to surrender. However, it must be properly documented in their internal controls.

Irregularities

Card room operators must document in their internal controls how they will address various irregularities applicable to Blackjack (e.g. misdeals, cards exposed, incorrect number of cards, etc.).

Card room operators may make immaterial modifications to these game rules. However, the changes must be properly documented in their internal controls.