

GAME RULES

SPANISH 21

THE OBJECT OF THE GAME

To win, the player must beat the house's hand without going over 21.

THE CARDS

Spanish 21 is played with 1 to 8 decks of 48 cards, with the number 10 cards removed from each deck. An ace can count as either 1 or 11 points, face cards are worth 10 points, and all other cards are worth their face value. A blackjack occurs when the first two cards of a hand are an ace and a face card, i.e. a two-card hand with a total value of 21 points, the highest possible score at blackjack.

THE BETS

The maximum number of players at a **Spanish 21** table, whether seated or standing, is the number of betting spots at the table.

Using chips purchased at the casino, players place an initial bet in accordance with the minimum and maximum limits indicated at the table. Bets must be placed on the designated spot before the first card is dealt. Subject to the player options, bets cannot be placed, changed or withdrawn thereafter.

THE DEAL

The dealer deals the cards to each player. Only the dealer can touch the cards. The dealer deals one card to each player and one card face up to the house. The dealer then deals a second card to each player, and a second card face down to the house.

THE PLAYER OPTIONS

In the event that the house does not get a blackjack and the house's second card has not yet been revealed, players may:

- **SURRENDER** if they are not satisfied with their first two cards. In that event, they forfeit the hand underway and lose half of their initial bet.
- **HIT** for one or more additional cards to get closer to 21 without going over.
- **STAND** if they are satisfied with their hand.
- **SPLIT**, i.e. separate two cards of the same value (e.g. king and jack, pair of 9s) to play more than one hand, for a maximum of four hands. Each hand is then played separately. Each time players split a hand, they must bet an additional amount equal to their initial bet. Bonus 21 payouts apply to split hands, where appropriate. Super 7 Bonus payouts do not apply to split hands. There can be no blackjack on split hands.
- **DOUBLE DOWN**, i.e. bet an additional amount that is equal or lower than their initial bet on a hand with two or more cards, except if the hand is a blackjack or totals a hard 21, while complying with the limits indicated at the table. Players may also double down on each hand after **SPLITTING** two cards of the same value. In any event, once the player doubles down, they are dealt one last card. Bonus 21 and Super 7 Bonus payouts do not apply to doubled hands.
- **SURRENDER AFTER A DOUBLE DOWN** if they are not satisfied with the value of their hand after a double down and the point count of their hand does not exceed 21. The players therefore forfeit the hand underway, lose their initial bet, but retrieve the amount of their **DOUBLE DOWN** bet.

If the house's face-up card is an ace and the value of their face-down card has not been revealed, players may:

- **TAKE INSURANCE.** In this case, players may place, on the designated spot, a bet corresponding to up to one half of their initial bet, while complying with the limits indicated at the table. The dealer will then check the house's second card. If the house draws a blackjack, the insurance bet pays 2 to 1. If the house does not draw a blackjack, players lose their insurance bet.

THE HOUSE STRATEGY

After revealing the house's face-down card, the dealer completes the house's hand, if necessary, according to the house strategy indicated at the table which may either be:

- **HIT** on a count of soft 17 or less and **STAND** on a count of hard 17 or more, or
- **HIT** on a count of 16 or less and **STAND** on a count of (soft or hard) 17 or more.

SOFT HAND

Hand in which an ace can have the value of either 1 or 11 without the total value of the hand exceeding 21.

Example: Soft 17 = a hand that could be made up of an ace and a 6 for a total value of 7 or 17.

HARD HAND

Hand with no aces or one ace which can only have the value of 1.

Example: Hard 17 = a hand that could be made up of a jack, a 6 and an ace for a total value of 17.

THE PAYOUTS

GENERAL RULES

The player's bet wins if:

- The point count of the player's hand is 20 or less and is higher than the house's hand.
or
- The point count of the player's hand is 20 or less, and the house's hand exceeds 21.
or
- The point count of the player's hand is 21, except when the house's hand is a blackjack.
or
- The player's hand is a blackjack, even if the house's hand is also a blackjack.

If the player gets a blackjack, their bet is paid 3 to 2. If the point count of the player's hand is 21 and contains a Bonus 21 combination as described below, the bet is paid according to the Bonus 21 payout table, subject to the following. The payout on any other winning bet is 1 to 1.

The hand is a push (neither wins nor loses) if the point count of the player's hand is 20 or

less and is equal to the house's hand.

Players lose their bet if their hand exceeds 21. They also lose if the point count of their hand is lower than that of the house, provided the latter is not over 21. Similarly, the bet also loses if the house has a blackjack while the player does not.

Bonus 21*

<i>Combination</i>	<i>Payout</i>
21 with 5 cards	3 to 2
21 with 6 cards	2 to 1
21 with 7 or more cards	3 to 1
6-7-8	3 to 2
6-7-8 of the same suit	2 to 1
6-7-8 of spades	3 to 1
7-7-7	3 to 2
7-7-7 of the same suit	2 to 1
7-7-7 of spades	3 to 1

*Bonus 21 payouts do not apply to doubled hands. Only the highest payout ratio is paid on a winning bet.

Super 7 Bonus**

During a game, if the player's first three cards are three 7s of the same suit and the house's face-up card is also a 7 (of any suit), the player wins the corresponding Bonus 21 payout in addition to the Super 7 Bonus payout, according to the following payout table:

<i>Initial bet</i>	<i>Payout</i>
Less than \$25	\$1,000
\$25 or more	\$5,000

In addition, when a player wins a Super 7 Bonus, all other players at the table who placed an initial bet during that game win \$50 even if they chose a surrender option.

If more than one Super 7 Bonus is won at a table during the same game, related payouts are made separately for each Super 7 Bonus.

**Super 7 Bonus payouts do not apply to doubled or split hands.

VARIATIONS

If the player gets a blackjack, the payout is issued according to the payout indicated at the table. Where appropriate, the payout may vary between 1 to 1, and 10 to 1, in which case

this payout will replace any provision to the contrary indicated in the general rules.

RAKES

Provided it is indicated at the table, the house can require that the player pay a rake:

- For each game.
- As a fee for a game lasting a predetermined length of time.
- As a percentage of a winning bet. If the amount of the bet is not a multiple of 10, the rake is calculated on the next higher multiple of 10.

The amount of the applicable rake, if any, will be indicated at the table.

MATCH THE DEALER SIDE BET

If indicated at the table, players can place a Match the Dealer side bet in addition to their initial bet or, if allowed at the table, without making an initial bet. This bet must be made in accordance with the minimum and maximum limits indicated at the table and be placed on the designated spot before the first card is dealt. Thereafter, it cannot be withdrawn or changed. A Match the Dealer side bet wins if, when the cards are dealt, one of the player's first two cards or both cards rank the same as the house's first face-up card. Otherwise, it loses. Card ranks for the purpose of Match the Dealer side bets are: ace, 2, 3, 4, 5, 6, 7, 8, 9, jack, queen and king. Match the Dealer payouts are as follows:

PAYOUT TABLE FOR MATCH THE DEALER SIDE BETS*

<i>Player's cards (same rank)</i>	<i>Payout</i>
One card	3 to 1
One card of the same suit	12 to 1
Two cards	6 to 1
Two cards, one of the same suit	15 to 1
Two cards of the same suit	24 to 1

*Only the highest payout ratio is paid on a winning bet.

The rules herein are governed by the By-law respecting casino games (CQLR, c. S-13.1, r. 3.1). The Société des casinos du Québec inc. may amend the rules herein at any time.