

# BLACKJACK

RULES OF THE  
GAME

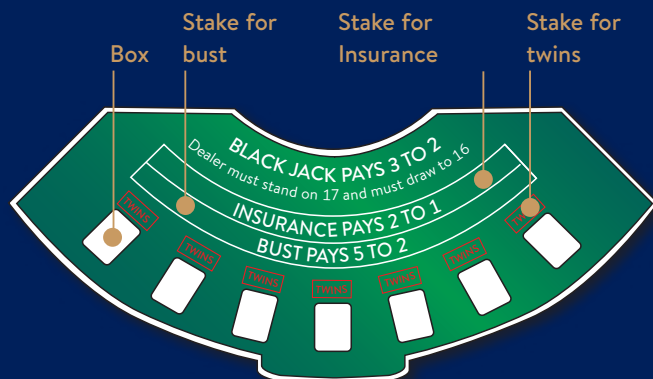


**SPIELBANKEN BAYERN**

## TABLE

The table consists of several boxes. The visitor sitting in front of a box controls, or “owns” that box. Each visitor can play one or several boxes.

All bets must be divisible by the minimum bet per box. The minimum and maximum bet for each box is stated at the table.



Differences in opinion and complaints will, in principle, be settled by the Director of the Casino or their representatives. This decision is final.

## LIKELIHOOD OF A WIN:

The probability of a win depends on how the players play and, on average, for several games, is between 90 and 98 percent. On average, the payout rate is 94.3 percent. The stated payout rate is based on the following: that the player mimics the strategy of the card dealer, which means that the player continues to hit until they have 17 points, even if they risk going bust and losing immediately (getting over 21 points). On average, the payout rate for twin bets is 88.7 percent.

## THE HISTORY

Blackjack is one of the most popular casino games throughout the globe.

The basic game is also known as “twenty-one” in Europe. In the USA, the game was often called “twenty-and-one” at the beginning of the 19th century. The name “black-jack” came from the special rule that the player whose first two cards are the jack of spades and the ace of spades will receive a bonus payout. However, this rule is now ancient history.

## THE GAME

All players play against the dealer and try to get their cards to total up to 21 points, or get as close to 21 as possible without exceeding it.

An ace is worth either 11 points or 1 point, a face card is worth 10 points and all other cards are worth the number printed on them. A blackjack game can involve multiple decks of cards, each with 52 cards per deck. Before the game begins, the dealer shuffles the cards and allows a player to cut them with a neutral card. Before the dealer puts the cards into the shoe, he separates part of the deck, cutting it with a neutral card. As soon as the cut card appears in the game, the current game is ended and the deck is shuffled again. This procedure is not carried out if there is a shuffling machine.

## THE RULES OF THE GAME

After the bets have been placed, the dealer deals the cards clockwise and face up: He deals one card to each of the other players first and then one to himself. Then, every player receives another card, dealt in the same order and face up.

If the player has a blackjack (an ace with a face card or a ten), then the payout is 3:2 unless the dealer can tie with his own blackjack (standoff, en carte, égalité). In this case, the bet is not won, but the player doesn't lose it either. The player can leave the bet on the table, change the amount it is worth, or take it back.



Value of cards 21  
Blackjack



Value of cards 21  
Blackjack

If the player does not have a blackjack, he tries to get as close to 21 points as he can using other cards. Players say “hit” to request more cards (as many times as they wish) and “stand” to say that they do not want any more cards.

The dealer must draw more cards if he has 16 points or fewer. If the dealer has 17 points or more, they may no longer draw cards.



Value of cards  $\leq 16$   
Dealer has to draw



Value of cards  $\geq 17$   
Dealer cannot draw any  
more cards

If the value of a player's cards is closer to 21 than the dealer's, then the player wins a payout of 1:1 (his bet plus the value of the bet, i.e. double the bet). If the points are lower than the dealer's, the player loses their bet. If there is a standoff, the player can access their bet again. If the player exceeds the point value of 21 during the game, he loses immediately. If the dealer exceeds the point value of 21, all the bets still in the game have won.

The minimum and maximum bet for each box is stated at the table. All bets must be divisible by the minimum bet per box.

### Box or hand

Several players can place bets in one box, but the total value of the bets cannot exceed the stipulated maximum. The box controller has sole deciding power over the game, the players playing behind him must go with his decision, regardless of the value of their individual bets. The players playing behind are not allowed to give advice, such as telling the box controller when to split, double down, hit or stand.

### Insurance

The player can insure themselves against a dealer's blackjack if the dealer draws an ace as his first card. To do this, the player must place a bet of half the amount of the bet he has already placed on the insurance line. If the dealer draws a blackjack, the player receives a payout from insurance at a ratio of 2:1. If the dealer does not achieve blackjack, the insurance stake is lost. Insurance can also be obtained after doubling down or splitting. If the player has split, he needs to decide whether he wants to insure both his hands. If the player has doubled his bet, he must also double his insurance.

Instead of insurance, the player can decide on an immediate payout of winnings if he has also got a blackjack: He declares this by saying: "Pay me out." The bet is then paid out in a 1 : 1 ratio.

### Doubling down

If the first two cards that the player receives have a value of nine, ten or eleven, the player may double his bet but will only receive one card after doubling down.



### Splitting

If the player's first two cards are of the same value or have the same number, then he can split them, thus creating a second hand. He can also resplit if the opportunity arises again. He then has to place a bet equal to the amount of the original bet on each additional hand and receives as many cards as he desires for each additional hand.



1st Hand

2nd Hand

If the player splits two aces, he will only receive one additional card per ace. In a split game, an ace with a ten or a face card does not count as a blackjack, but instead as the total value of a non-blackjack 21.

### Bust

Before the cards are dealt, the player can set a bet on the bust line and bet that the dealer goes bust. The bet on the bust line can be equal to the minimum or, at maximum, can be the entire amount of the all the player's bets but cannot be more than half of the maximum for all boxes. The bets on the bust line are paid out in a 5:2 ratio if the dealer goes bust. If the dealer's cards do not exceed 21 points, the bust bets go to the house.

### Twins

A guest may place a bet on the "Twins" area before the cards are dealt. He bets that there will be two cards that are the same (e.g. two eights or two kings). The first two cards in the selected box are betted on and are the deciding factor here. The payout is given in a ratio of 11 : 1. If the guest does not obtain a pair of cards which are the same, he loses the twins stake. A twins stake can be set on any normally played box. The minimum bet is the table minimum, the maximum bet is 20 percent of the box maximum.



[www.spielbanken-bayern.de](http://www.spielbanken-bayern.de)



Gambling can be addictive. Guests aged 21 years and over may play.  
Information and help is available at [www.spielbanken-bayern.de](http://www.spielbanken-bayern.de)