



**HOI AN SOUTH
DEVELOPMENT LTD**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 01/13.06.2020

BLACKJACK GAME RULES

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1. NAME OF THE GAME

- 1.1. The game of Blackjack shall be played at a table having on one side places for the players and on the opposite side a place for the Dealer.
- 1.2. The tables will have:
 - 1.2.1. There are up to Seven (07) areas designated for the placement of wagers;
 - 1.2.2. A working area for the Dealer;
 - 1.2.3. An area for the placement of pair wagers;
 - 1.2.4. An area for the placement of insurance wagers;
 - 1.2.5. The name and/ or logo of the casino imprinted thereon.

2. DEFINITIONS

In these rules, unless the contrary intention appears:

- 2.1. “Blackjack” means an ace and any card having a point value of ten dealt as the initial two cards to a player or a dealer except that this shall not include an ace and a ten-point value card dealt to a player who has split pairs;
- 2.2. “Hand” is the name given to the cards that have been dealt to the dealer or player;
- 2.3. “Round of play” means a period of play commencing with the removal of the first card from the shoe by the dealer and concluding when the dealer, after drawing the last card, announces a result and settles all wagers in play;
- 2.4. “Double down” means to double your wager as in the conditions set out in these rules;
- 2.5. “Surrender” means to surrender 50% of your original wager as in the conditions set in these rules;
- 2.6. “Split or splitting” mean to split any two matching cards as in the conditions set out in these rules;
- 2.7. “Pair bet” means an additional wager that may be placed by a player and wins if they have a pair on their initial two cards;

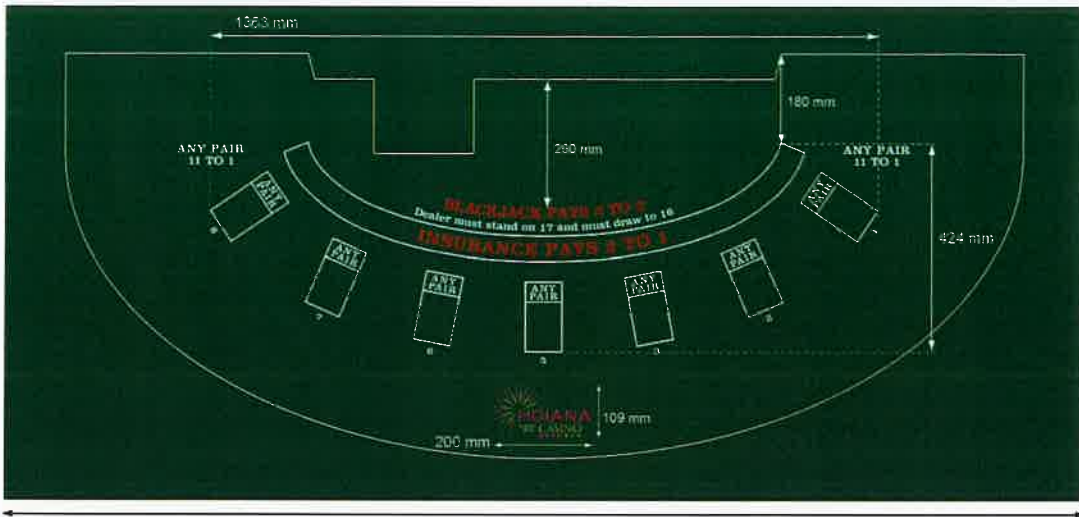


- 2.8. “Insurance” means to place an additional wager against the dealer attaining a blackjack;
- 2.9. “Initial deal”, means each player has received two cards and no action has been taken in respect of these cards or wagers;
- 2.10. “Subsequent deal” means that a player has made a decision on their first two cards and the dealer has acted upon this decision;
- 2.11. “Stand Off” means a wager shall neither win nor lose;
- 2.12. “Hard total” means the point total of a hand that contains no aces or contains aces that are each counted as 1 in value;
- 2.13. “Soft total” means the point total of cards in a hand containing at least one ace and counted as 11 in value;
- 2.14. “Point total” means the total value of cards in a hand;
- 2.15. “Void” means invalid with no result;
- 2.16. “Automated dealing device” means an approved mechanical card shuffling/ dealing device.

3. TABLE LAYOUT AND EQUIPMENT

- 3.1. The layout cloth covering the Blackjack table may be marked in a manner similar to that shown in diagram “A” with:

Diagram “A”



3.2. Equipment used in the game of Blackjack shall be:

3.2.1. Automated dealing device:



3.2.2. A discard holder, which shall be attached to the table:



3.2.3. Table limit sign:



3.2.4. UV light scanner that is used to scan cash or chips if there is any suspicion the cash/chips are counterfeit:



3.2.5. The table shall have a drop box and tip box attached to it:



3.2.6. The table shall have drop box Plunger:



* All images above are for illustration only.

4. HOW TO PLAY

- 4.1. Blackjack shall be played ranging from One (01) to Eight (08) decks. Each deck having fifty two (52) cards without Jokers.
- 4.2. The value of cards shall be as follows:
 - 4.2.1. An ace shall have a value of 11 except when it gives a player or the dealer a point total in excess of 21, in which case it shall have a value of 1;
 - 4.2.2. Any card from 2 to 10 shall have its face value;
 - 4.2.3. Any Jack (J), Queen (Q) or King (K) shall have a value of 10 except;
 - 4.2.3.1. Pair wagers where they will have face value.
- 4.3. The point total of the hand determines the result, not the total announced by the dealer.



- 4.4. Orally declared wagers will not be accepted.
- 4.5. No wager may be handled, placed, increased or withdrawn after the first card of the round of play has been dealt, exception being when doubling, splitting, taking insurance or surrender.
- 4.6. Up to three players may wager on anyone playing area but a Pit Manager may restrict the number of players to less than three.
- 4.7. Initial deal
 - 4.7.1. Prior to the first card being dealt in each round of play, each player at the table shall place their wagers in the appropriate area;
 - 4.7.2. The dealer shall call "no more bets" and starting from the left and continuing clockwise around the table, deal a card in sequence, face up, to each playing area containing a wager/s and then a card to the dealer. In a same manner the dealer shall then deal a second card to each playing area.
- 4.8. Pair Wagers
 - 4.8.1. A player may make an additional wager on whether or not their hand or the hand of another player will receive a pair on the initial deal;
 - 4.8.2. Player are permitted to make a pair wager on more than one area;
 - 4.8.3. Only three pair wagers per playing area will be permitted;
 - 4.8.4. Players without a wager on that round of play wishing to take another player's pair option will be on a first wager placed basis.
- 4.9. Double down
 - 4.9.1. A player may elect to double by wagering an amount equal to or less than their original wager (but not less than the table minimum), on the first two cards dealt to them:
 - 4.9.1.1. The first two cards of any split pair;
 - 4.9.1.2. Any doubled hand will receive one card only;
 - 4.9.1.3. When doubling, the additional card shall be dealt face up and placed sideways on top of the initial cards dealt;
 - 4.9.1.4. If the dealer's hand has a Blackjack only the original wager will lose.



- 4.9.2. A player with an ace and a ten-value card will not be permitted to double.
- 4.9.3. A doubled hand with an ace will have a point total that is the highest obtainable without exceeding twenty-one.
- 4.9.4. When a player controlling the playing area elects to double, player(s) with a wager on the same playing area shall also have the option to double before the additional card is dealt:
- 4.9.4.1. If the other player(s) do not double, the condition that only one additional card shall be dealt to that hand remains unchanged.
- 4.9.5. A player who doubles in accordance with these rules, shall only lose their original wager should the dealer obtain Blackjack.
- 4.10. Splitting
- 4.10.1. When the initial two cards dealt to a playing area are identical in point value, the player controlling that playing area may:
- 4.10.1.1. Split the hand into two separate hands provided that the wager on the second hand so formed is an amount equal to the original wager;
- 4.10.1.2. The player has the option to place a Pair wager when splitting identical cards and the wager shall win if the second card dealt to the hand is identical and shall lose if it is not.
- 4.10.2. When a player splits cards identical in value, the dealer shall deal a second card to the first of the hands so formed. They will then act on the player's decisions with respect to that hand, before proceeding to deal any cards to the second hand.
- 4.10.3. After a second card is dealt to a split hand, the dealer shall announce the point total of that hand and the player shall indicate their decision to stand, draw or double down with respect that:
- 4.10.3.1. A player may split again if the second card of either of the split hands is identical value to the card of the original split hand. The wager to be placed on the third hand shall be an amount to that of the original wager.
- 4.10.4. A player may split to form the maximum amount of four hands:



4.10.4.1. A player splitting aces can only split once and will receive one card to each ace. The cards dealt to the split aces shall be placed sideways on top of the initial cards dealt.

4.10.5. A player splitting aces, or 10-point value cards will not achieve a Blackjack.

4.10.6. A player who declines from splitting will not be restricted from further options on the hand that they have wagered on.

4.10.7. If the player controlling a playing area elects to split, any other player who has placed a wager on that playing area shall either:

4.10.7.1. Make an additional wager on the split hand/s so formed of an amount equal to their original wager;

4.10.7.2. Have their original wager placed on the first hand so formed.

4.10.8. If the dealer obtains a Blackjack after a player splits, the dealer shall only collect the original wager.

4.11. Insurance

4.11.1. Where the dealer's first card is an ace, a player may place an insurance wager, up to half the amount of their initial wager, on the outcome that dealer's second card will have a value of ten.

4.11.2. All insurance wagers shall be placed before the commencement of the subsequent deal and are to be placed on the insurance line of the layout.

4.11.3. The player with a wager in the same playing area from front to back.

4.11.4. Players without a wager on that round of play wishing to take other players' insurance wagers will be on a first wager placed basis.

4.12. Surrender

4.12.1. A player may, prior to the subsequent deal taking place, surrender 50 percent of their original wager providing:

4.12.1.1. The dealer does not have an ace.

4.12.2. If there is more than one wager on a playing area any of the players may take the option to surrender.



4.12.3. In the event that the person controlling the playing area has taken the surrender option, the wager closest to the dealer will be deemed to be in control of that hand and will make all decisions for that hand.

4.13. Subsequent Deal

4.13.1. The Dealer shall then deal the additional card/s as indicated by their hand signal:

4.13.1.1. Announce the point total of the player's hand after each additional card is dealt.

4.13.2. Additional cards may be drawn until the player stands, or reaches or exceeds 21.

4.13.3. Where a player's point total exceeds 21, any wager on that hand shall lose and the dealer shall immediately collect the cards from that hand and place them in the discard holder.

4.14. Additional cards to the Dealer's hand

4.14.1. When the subsequent deal to all players' hands has been completed, a Dealer shall deal additional cards as necessary to their hand.

4.14.2. If the Dealer's hand has a point total of not more than 16, additional cards must be dealt until a hard or soft point total of not less than 17 is attained.

4.14.3. When the Dealer's hand has a hard or soft point total of 17, 18, 19, 20 or 21, no additional cards shall be drawn.

4.14.4. If the Dealer's first card is an ace and the second card does not have a value of 10, insurance wagers shall lose and be collected by the Dealer immediately upon the drawing of that card.

4.15. Interim Settlement

4.15.1. Upon completion of the initial deal and before the subsequent deal:

4.15.1.1. All losing pair wagers are collected;

4.15.1.2. All winning pair wagers are paid.

4.15.2. Where a player has a Blackjack and the Dealer's card does not have a value of ten or is not an ace, the dealer shall pay the wager(s) on that hand at odds



of 3 to 2 and shall remove the cards dealt to that playing area and place them in the discard holder.

4.15.3. Where a player has a Blackjack and the Dealer's card is an ace, the dealer shall offer the guest even money. In this instance, any insurance wager made by the player shall be void and returned to the player.

4.15.4. Where a player has a Blackjack and the dealer's card is an ace, the dealer shall make no payment nor remove any cards from that playing area until the outcome is determined unless:

4.15.4.1. The player requests even money.

4.16. Final settlement

4.16.1. Settlement of wagers remaining on the table after the completion of the Dealer's hand.

5. PAYOUT ODDS

5.1. Payout Odds

Insurance	2 to 1
Blackjack	3 to 2
Pair	11 to 1

6. DETERMINE THE WINNERS

6.1. All wagers in any round of play on Blackjack are based on the point value of the player's hands compared to the point value of the dealer's hand.

6.2. A Blackjack wager made by a player against the dealer shall:

6.2.1. Win if the player's hand is higher than the hand of the dealer;

6.2.2. Lose if the dealer's hand is higher than the hand of the player;

6.2.3. Stand off if both the player and the dealer have the same point total except that;

6.2.3.1. A hand totaling twenty-one with two cards (blackjack) will win over any other point total of 21 with more than two cards.

6.3. A Pair wager made by a player shall:



6.3.1. Win if the two cards dealt to that playing area are a pair;

6.3.2. Lose if not a pair;

Two face cards that are not identical do not constitute a pair.

7. IRREGULARITIES

7.1. A card found face upwards in the card shoe prior to the initial deal commencing shall be burned by placing it in the discard holder.

7.2. Subject to rule 7.3, in the subsequent deal, if a card is dealt in error it shall be used in the normal game of play and be offered to the next player:

7.2.1. A player who refuses to accept the card referred to in rule 7.2 shall not receive any additional cards during that round of play;

7.2.2. Where the card referred to in rule 7.2 is refused by all players it shall become the Dealer's next card.

7.3. A card exposed and dealt in error to the Dealer's completed hand shall be removed from play and placed in the discard holder.

7.3.1. Should any round of play contain an error caused by the incorrect dealing of a card or cards on the initial deal: Every effort must be made to reconstruct that round of play in such a way as to cause the sequence of cards dealt to be as it should have been had the error not occurred.

7.4. If a player has only received one card on the initial deal and the subsequent deal has commenced, the player will be given the option of:

7.4.1. Acting upon their hand in turn;

7.4.2. Retracting their wager and the card discarded;

7.4.3. If the subsequent deal has not commenced and no interim settlement has occurred, the hand will be reconstructed.

7.5. If a player has a valid wager and has received no cards prior to the subsequent deal commencing the initial deal is deemed incomplete and the cards will be reconstructed.



- 7.6. If a playing area with a valid wager has not received cards and it was noted after the subsequent had commenced and an interim settlement had taken place, that wager will be declared void.
- 7.7. If the Dealer has not received a card on the initial deal and the subsequent deal has not commenced or any interim settlement taken place the cards will be reconstructed.
- 7.8. If the dealer has not received a card on the initial deal and it was not noted prior to the subsequent deal commencing or any interim settlement taking place the dealer will draw a card except:
 - 7.8.1. That the player whose hand is being acted upon may elect to complete their hand before the Dealer draws a card;
 - 7.8.2. Upon the Dealer receiving that card if it is an Ace or picture card and the Dealer attains Blackjack, it will only be counted as 21;
 - 7.8.3. Players will have the option to retract their wager/s before the Dealer draws their card.
- 7.9. If a player on the subsequent deal has not been given the opportunity to draw a card to their hand and only the next hand in play has been acted upon, the cards dealt will be removed and treated as undisclosed. Play will continue from that point on in accordance with rule 4.13:
 - 7.9.1. If the subsequent deal has progressed to the point that more than one playing area has received cards, it is deemed that the player has not acted in time and the hand will continue.
- 7.10. If a playing area with no wager has received cards and it was noted after the subsequent deal had commenced and an interim settlement had taken place, that hand will be declared void, the cards removed, and the game continue:
 - 7.10.1. If a playing area with no wager has received a card/s and it was noted prior to the subsequent deal a reconstruction will take place.
- 7.11. In the event that a card jam occurs on an automated dealing device and it cannot be rectified the pit manager shall:
 - 7.11.1. If the initial deal is incomplete:
 - 7.11.1.1. Declare the hand void and replace the device and/or the cards if required.



7.11.2.If the initial deal is complete or the subsequent deal has commenced:

7.11.2.1. Remove the remaining cards from the device;

7.11.2.2. Riffle shuffle once and complete the hand in progress using a manual shoe.

7.11.3.Where a player(s) is dissatisfied with rule 7.11.2 they may be permitted to withdraw their wager providing:

7.11.3.1. That the decision to withdraw the wager is made prior to any further cards being dealt;

7.11.3.2. If more than one wager is on the playing area any of those players may elect to withdraw their wager.

7.11.4.Any players not taking the option to withdraw their wager will have their wagers remain in play.

7.11.5.In the event that the person controlling the playing area has withdrawn their wager, the wager closest to the dealer will be deemed to be in control of that hand and will make all decisions for that hand.

7.11.6.Hands that have already lost will not have their wager returned.

7.11.7.After that round of play has been complete no further hands will occur until the automated dealing device error has been rectified or the machine replaced.

7.11.8.Any damaged card that requires replacing when using an automated dealing device must be replaced prior to the next hand commencing.

7.12. Where a player makes a wager and is not present to make decisions with regards to the cards dealt to the playing area, cards shall be dealt to the playing area in turn by the dealer, until the point total of the cards exceeds 11:

7.12.1.In the case of a soft total of 17 or higher is reached;

7.12.2.Should another wager be present on that playing area they will be empowered to play that hand;

7.12.3.In the event that the wager wins and the player has not returned, the wager will be recorded, the Pit Manager advised and the wager is placed in the float. The wager then becomes a sleeper bet and will be collected by an Operations Manager or above with security present, to take the said wager to the cage.



- 7.13. Should the dealer forget to burn the first card from the shoe:
- 7.13.1. If it is noted on the initial deal and prior to any interim settlement, the cards will be reconstructed;
 - 7.13.2. If the subsequent deal has commenced, or an interim settlement has taken place, then play shall continue with that card remaining in play.
- 7.14. Should a foreign card be found in the course of a game:
- 7.14.1. That current round of play will be deemed null and void;
 - 7.14.2. All cards from that table will be removed and new cards introduced;
 - 7.14.3. All results prior to finding the foreign card will stand.
- 7.15. In the event that two or more cards are simultaneously drawn from the shoe or device and it is not possible to ascertain the drawn order:
- 7.15.1. With no cards disclosed, the player whose hand is to be acted upon may select the card they wish to receive;
 - 7.15.1.1. The remaining card will then be dealt as if it were the next card from the shoe.
 - 7.15.2. If one card is disclosed, the disclosed card will be deemed to be the next card from the shoe;
 - 7.15.2.1. The remaining card will then be dealt as if it were the next card from the shoe.
 - 7.15.3. With both cards disclosed the player's hand whose hand is to be acted upon may select the card wish to receive;
 - 7.15.3.1. The remaining card will then be dealt as if it were the next card from the shoe;
 - 7.15.3.2. Where a player is dissatisfied with rule 7.15 they may be permitted to withdraw their wager.
 - 7.15.4. If the error occurs on the Dealer's hand:
 - 7.15.4.1. When the cards are undisclosed the pit supervisor will select the first card to be drawn to the Dealer's hand;
 - 7.15.4.1.1. The remaining card will then be dealt as if it were the next card from the shoe.



7.15.4.2. With one card disclosed, the disclosed card will be deemed to be the next card from the shoe;

7.15.4.2.1. The remaining card will then be dealt as if it were the next card from the shoe.

7.15.4.3. With both cards disclosed the Pit Supervisor will select the card that is the most detrimental to the dealer's hand;

7.15.4.3.1. The remaining card will then be discarded under the provisions of rule 7.3.

7.16. Any player who refuses a card under the provisions of these rules will be deemed to stand on their current hand and the deal will continue.

7.17. All business decisions beyond the game irregularities are subject to the Director of Table Games or above's decision.

8. HANDLING OF DISPUTES

8.1. Any dispute that occurs and cannot be resolved by the D/I or Pit Supervisor will be escalated to the Pit Manager.

8.2. The Pit Manager will gather all relevant information relating to the dispute and inform Surveillance.

8.3. Whenever possible give the player a timeframe for trying to settle the dispute.

8.4. Resolution of the dispute shall be made with respect to the following:

8.4.1. The approved game rules;

8.4.2. The approved information published by the Casino;

8.4.3. The approved standard operating procedures;

8.4.4. The approved internal control standards;

8.4.5. Accounts of the incident obtained from both parties;

8.4.6. Evidence obtained from Surveillance;

8.4.7. Any other forms of evidence that may be obtained;

8.4.8. Relevant provisions of applicable Vietnam Laws;



- 8.5. When the player does not agree with the decision of the dispute, they shall be made aware of their rights to file a formal complaint with the Casino's senior management.
- 8.6. The player shall be guided and receive assistance when filing their formal complaint.

Quang Nam, on the 13th date of June 2020

HOI AN SOUTH DEVELOPMENT LTD



**STEVEN WOLSTENHOLME
DIRECTOR**