



**HOI AN SOUTH
DEVELOPMENT LTD**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

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NIU NIU GAME RULES

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1. NAME OF THE GAME

Name of the Game: Niu Niu

2. DESCRIPTION AND DEFINITIONS

2.1. Description

2.1.1. The game of Niu Niu shall be played at a table having on one side places for the players and on the opposite side a place for the Dealer.

2.1.2. The tables will have:

2.1.2.1. Playing areas designated for the placement of wagers;

2.1.2.2. A working area for the Dealer;

2.1.2.3. The name and/or logo of the casino imprinted thereon.

2.2. Definitions

In these rules, unless the contrary intention appears:

2.2.1. “**Ante**” means a player's initial wager placed in a round of play;

2.2.2. “**Double**” means an optional wager placed by a player that is twice the Ante;

2.2.3. “**Additional**” means a compulsory wager that is twice the Double wager and is required when the player makes a wager on the “Double”;

2.2.4. “**Hand**” means five cards dealt to each player and the Dealer in a round of play;

2.2.5. “**Round of Play**” means the period of play at a table commencing with the removal of the first card from the dealing device by the Dealer and concluding when the Dealer announces a result and, if applicable, collects losing wagers and pays out winning wagers;

2.2.6. “**Void**” means invalid with no result;

2.2.7. “**Automated dealing device**” means an approved mechanical card shuffling/ dealing device.

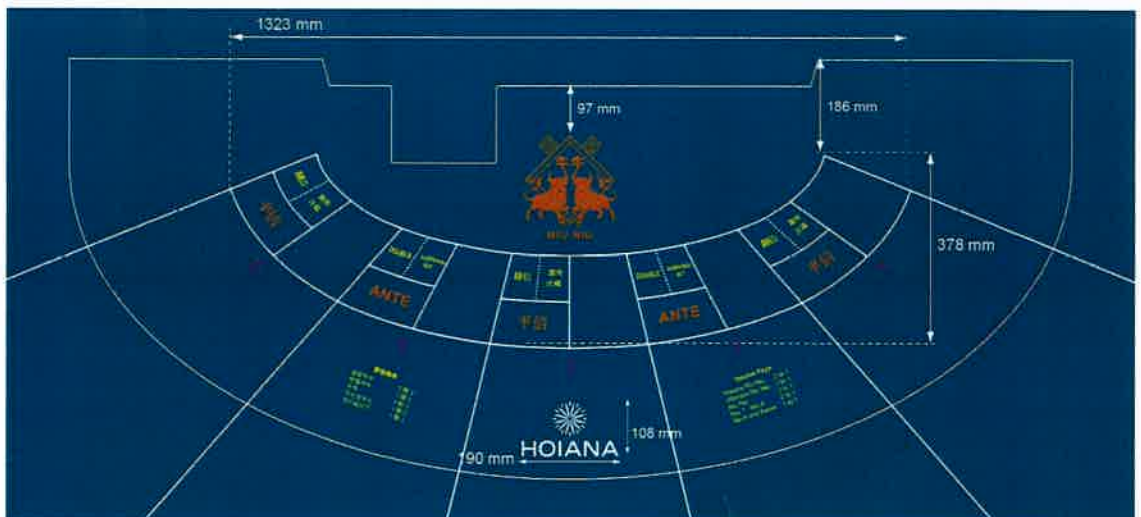
3. TABLE LAYOUT AND EQUIPMENT

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

Diagram A



Diagram B



- 3.2. Equipment used in the game shall be:

- 3.2.1. Automated dealing device:



3.2.2. A discard holder, capable of holding a single deck of cards which shall be attached to the table:



3.2.3. The table shall have a drop box/tip box attached to it:

Drop Box



Tip Box



3.2.4. The table shall have drop box Plunger:



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



* All images above are for illustration only and may be subject to be changed from time to time.



4. HOW TO PLAY

- 4.1. The game of Niu Niu shall be played with one deck of cards, having 52 cards without jokers, with backs of the same color and design.
- 4.2. Two sets of cards of alternate colors may be used when using an automated dealing device.
- 4.3. All cards used in the game of Niu Niu shall be dealt from a dealing device specifically designed for such purpose.
- 4.4. Wagers shall not be placed other than by means of chips.
- 4.5. Prior to the first card being dealt in each round of play, each player at the table shall:
 - 4.5.1. Place a wager on the “Ante” wagering area of the layout;
 - 4.5.2. Place an optional wager on the “Double” wagering area of the layout;
 - 4.5.3. Place a compulsory amount on the “Additional” section (with the amount must be twice the “Double” wager) of the layout when a “Double” wager is placed;
 - 4.5.4. Only one wager per box;
 - 4.5.5. When a player is playing multiple boxes only one set of cards will be arranged by the player, the Dealer will arrange the other set.
- 4.6. Players can wager on more than one box but no more than two.
- 4.7. Until a decision and settlement has been made in respect of any wager, no wager may be handled, placed, increased or withdrawn after the first card of a round of play has been dealt unless explicitly permitted by these rules.
- 4.8. When all wagers are placed, the Dealer will announce “no more bets” and deal the cards clockwise direction from the electronic dealing device in following manner:
 - 4.8.1. Five cards, face downwards, to each playing area containing a wager;
 - 4.8.2. Five cards, face downwards, to the Dealer;



- 4.8.3. The cards are to be spread to ensure each player and the Dealer receives 5 cards.
- 4.9. After the cards have been dealt, the players and Dealer shall arrange their hand:
- 4.9.1. Three cards must total 10, 20 or 30 to have a valid Niu hand;
- 4.9.2. The remaining two cards will then determine the outcome of the hand;
- 4.9.3. If the player has “No Hand” the highest ranked card will be used to settle the hand;
- 4.9.4. If the Dealer has “No Hand” the highest ranked card will be used to settle the hand;
- 4.9.5. The Dealer will ensure the players have arranged their hands properly.
- 4.10. Players must ensure that their cards do not leave the area of the table layout nor are they held away from the table.
- 4.11. Player cards will be arranged on the layout in the area provided and once complete, the Dealer will then compare their hand against each players’ hand. The Hand with the higher rank will win the game as stipulated in rule 6.2.

5. PAYOUT ODDS

- 5.1. Winning wagers on the game of Niu Niu shall be at paid at the odds listed below:

Hands	Odds of Ante	Odds of Double
Hoiana Niu Niu	1 to 1 (-5% commission)	3 to 1 (-5% commission)
Ultimate Niu Niu	1 to 1 (-5% commission)	3 to 1 (-5% commission)
Niu Niu	1 to 1 (-5% commission)	3 to 1 (-5% commission)
Niu 7 – Niu 9	1 to 1 (-5% commission)	2 to 1 (-5% commission)
Niu 6 or below	1 to 1	1 to 1
No Hand	1 to 1	1 to 1

- 5.2. When the player places only an Ante wager, they are paid even money except when winning with Niu 7 or above where the winning wager will be deducted 5% commission.



- 5.3 When the player places a winning Ante wager and a Double wager, 5% commission will be deducted from both wagers combined if the winning hand is Niu 7 or above .

6. DETERMINING AND PAYING WINNING HANDS

- 6.1. The winner will be determined by a specific order of hands.

- 6.2. The order of winning hands will be as follows:

6.2.1 “Hoiana Niu Niu”: Four of a Kind, four identical cards;

6.2.2 “Ultimate Niu Niu”: 5 cards consisting of J, Q or K’s;

6.2.3 “Niu Niu”: 3 cards add up to a multiple of 10, the other two cards add up to 10 or 20;

6.2.4 “Niu 9”: 3 cards add up to a multiple of 10, the other two cards add up to 9 or 19;

6.2.5 “Niu 8”: 3 cards add up to a multiple of 10, the other two cards add up to 8 or 18;









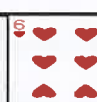





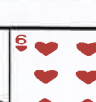
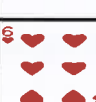
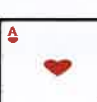



6.2.6 “Niu 7”: 3 cards add up to a multiple of 10, the other two cards add up to 7 or 17;

6.2.7 “Niu 6” or below: 3 cards add up to a multiple of 10, the other two cards add up to 6 or 16: down to a total of 1 or 11;

6.2.8 “No Hand” means a hand cannot be formed with 3 cards adding up to 10, 20 or 30:

Example:

Hoiana Niu Niu				
				
Ultimate Niu Niu				
				
Niu Niu				
				
Niu 9				
				

Niu 8				
				
Niu 7				
				
Niu 6				
				
No Hand				
				

6.2.9 If the points are the same, the highest-ranking card of the five cards will indicate the winning hand.

6.2.10 If the highest-ranking card is the same, the highest-ranking suit will determine the winning hand.

6.2.11 Ranking of Card: K>Q>J>10>9>8>7>6>5>4>3>2>ACE.

6.2.12 Ranking of Suit: Spades>Hearts>Clubs>Diamonds.

6.2.13 Any Jack (J), Queen (Q) or King (K) shall have a value of 10, Ace shall have a value of 1 and all the other cards shall have face value.

6.3. In order of right to left, the Dealer shall compare their hand to the players' hands and:

6.3.1. Pay the Ante/Double of the players with a higher hand than the Dealer;

6.3.2. Collect the cards/wagers, "Ante", "Double" and additional wager (if required) of those players with a lower hand than the Dealer.



6.4. Losing Additional wagers are subject to the following when the Dealer wins with:

6.4.1. Hoiana Niu Niu: Player loses the total amount of their Additional wager;

6.4.2. Ultimate Niu Niu: Player loses the total amount of their Additional wager;

6.4.3. Niu Niu: Player loses the total amount of their Additional wager;

6.4.4. Niu 7- Niu 9: Player loses half of their Additional wager;

6.4.5. Niu 6 or below: Player retains their Additional wager.

7. IRREGULARITIES

7.1. In any of the following events, the House shall have the authority to invalidate a round of play in progress if:

7.1.1. A foreign card is found, or a different color card is found in the deck in play;

7.1.2. The automated shuffler jams;

7.1.3. There is an excess or shortage of cards being used in the game;

7.1.4. The game is disrupted by an act or event beyond control of the House.

7.2. In the event that a round of play is voided due to the above events 7.1.1 & 7.1.3, the cards shall be removed from the table and a new set of cards shall be put into play. All the outcomes and settlements from the previous rounds of play will stand.

7.3. If any card(s) is exposed to either the Dealer or player's hand during the distribution of cards by the Dealer, it shall not constitute a misdeal. The Dealer shall turn the card(s) face down and the round of play shall continue.

7.4. If the player's hand is dealt an incorrect number of cards, the entire round shall be voided and a new round dealt, however:



- 7.4.1. If any player has already handled their cards, only the player's hand with the incorrect cards shall be voided and their wager/s returned.
- 7.5. If the Dealer's hand is dealt an incorrect number of cards, the entire round shall be voided.
- 7.6. Wagers below the minimum shall be paid or taken accordingly and wagers over the maximum will be taken or paid up to the allowed maximum and the excess amount will be returned to the player.
- 7.7. If cards are dealt to a betting box that does not have a wager, the cards shall be reconstructed, however:
 - 7.7.1. If any player has handled their cards, only the cards dealt to the empty box will be voided.
- 7.8. If no cards are dealt to a betting box with valid wager, the cards for that round of play shall be reconstructed, however:
 - 7.8.1. If any player has handled their cards or the cards cannot be reconstructed, only the wager on the betting box without cards shall be voided.
- 7.9. In the event the Dealer's or Player's hand is set incorrectly, the Dealer's or Player's hand shall be reset correctly.
- 7.10. During handling the cards, the player cannot bend, squeeze or damage the cards in any way that makes it no longer suitable for use. The Management may stop the player from handling the cards due to this violation.
- 7.11. Where any round of play is voided, all wagers made by the players for that particular round of play shall be returned.
- 7.12. No side betting is permitted.

8. HANDLING THE 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 09th date of July 2024

HOI AN SOUTH DEVELOPMENT LTD

DIRECTOR



LOK MAN WAI

