



**HOI AN SOUTH
DEVELOPMENT LTD**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 03/18.08.2024

HOIANA NIU NIU GAME RULES

TABLE OF CONTENTS

1. NAME OF THE GAME	2
2. DESCRIPTION AND DEFINITIONS	2
3. TABLE LAYOUT AND EQUIPMENT.....	3
4. HOW TO PLAY	4
5. PAYOUT ODDS.....	6
6. DETERMINING AND PAYING WINNING HANDS	8
7. IRREGULARITIES	11
8. HANDLING THE DISPUTES	13





1. NAME OF THE GAME

Name of the Game: Hoiana Niu Niu

2. DESCRIPTION AND DEFINITIONS

2.1. Description

2.1.1. The game of Hoiana 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:

- i. Playing areas designated for the placement of wagers.
- ii. A working area for the Dealer.
- iii. The name and/or logo of the casino imprinted thereon.

2.2. Definitions

In these rules, unless the contrary intention appears:

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

2.2.2. “**Double**” and “**Super Niu**” means an optional wager placed by a player that can be equal or lesser than the **Even** wager.

2.2.3. “**Reserve**” means a compulsory insurance amount that is required when the player places a wager on the “**Double**” and/or “**Super Niu**” with the amount specified in rule 4.5.3.

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.

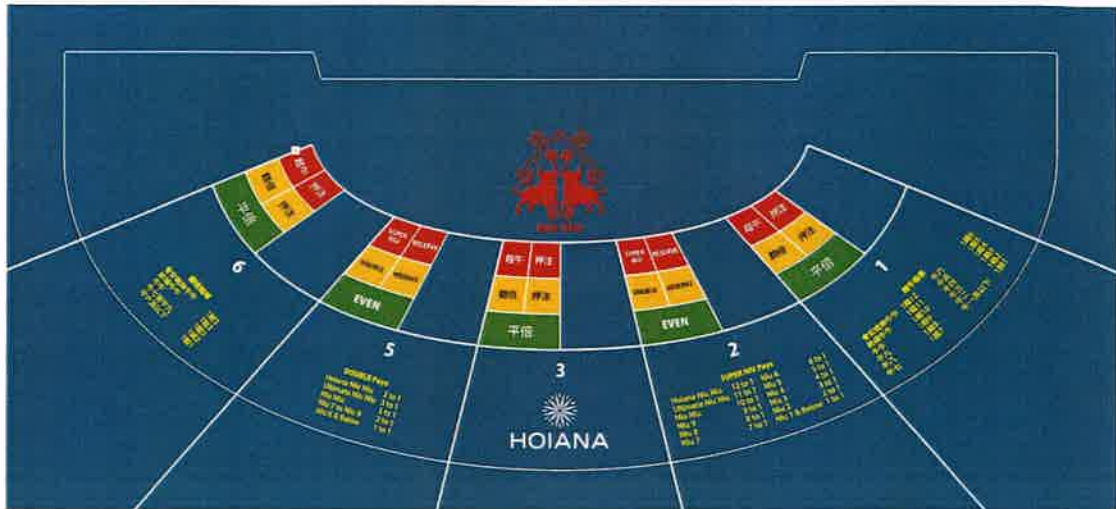
2.2.6. “**Void**” means invalid with no result.

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” below:

Diagram A



- 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 Hoiana 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 Hoiana 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 compulsory wager on the “Even” wagering area of the layout to participate in the game.
 - 4.5.2. Place an optional wager on the “Double” and/or “Super Niu” wagering area of the layout.
 - i. The “Double” and the “Super Niu” wager can be equal or lesser than the Even wager and must follow the table minimum betting limit.
 - 4.5.3. If the player places a wager on “Double” and/or “Super Niu”, he/she must place a compulsory insurance amount on the “Reserve” box beside the “Double” & “Super Niu” wagering areas as below:
 - i. “Reserve” amount for “Double”: the player must place an amount that is twice the “Double” wager.
 - ii. “Reserve” amount for “Super Niu”: the player must place an amount that is 11 times of the “Super Niu” wager.
 - 4.5.4. Only one wager is allowed per box.
- 4.6. Players can wager on more than one box, provided that no player has placed any wager on the other boxes.
- 4.6.1. When a player is playing more than one box, he/she is allowed to view and arrange one set of cards in front of his/her seat. The Dealer will arrange the other set(s).
 - 4.6.2. A Pit Manager or above may, at his discretion, restrict a player from playing more than one box.
- 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 receive 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” (no Niu hand), the highest ranked card will be used to settle the hand.
 - 4.9.4. If the Dealer has “No Hand” (no Niu 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 are always visible and do not take the cards off the table layout while viewing and arranging the cards.
- 4.11. Player cards will be arranged on the designated area of the layout and once complete, the Dealer will then compare his/her hand against each player’s 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 Hoiana Niu Niu shall be paid at the odds listed below:



Winning Hands	Even Pays	Double Pays	Super Niu Pays
Hoiana Niu Niu	1 to 1	3 to 1 (-5% Commission)	12 to 1 (-5% Commission)
Ultimate Niu Niu	1 to 1	3 to 1 (-5% Commission)	11 to 1 (-5% Commission)
Niu Niu	1 to 1	3 to 1 (-5% Commission)	10 to 1 (-5% Commission)
Niu 9	1 to 1	2 to 1 (-5% Commission)	9 to 1 (-5% Commission)
Niu 8	1 to 1	2 to 1 (-5% Commission)	8 to 1 (-5% Commission)
Niu 7	1 to 1	2 to 1 (-5% Commission)	7 to 1 (-5% Commission)
Niu 6	1 to 1 (-50% Commission)	1 to 1	6 to 1 (-5% Commission)
Niu 5	1 to 1	1 to 1	5 to 1 (-5% Commission)
Niu 4	1 to 1	1 to 1	4 to 1 (-5% Commission)
Niu 3	1 to 1	1 to 1	3 to 1 (-5% Commission)
Niu 2	1 to 1	1 to 1	2 to 1 (-5% Commission)
Niu 1	1 to 1	1 to 1	1 to 1
No Hand	1 to 1	1 to 1	1 to 1

- 5.2. When the player places only an “Even” wager and wins, they are paid even money except when winning with Niu 6 where the winning wager will be deducted 50% commission.
- 5.3. When the player places a wager on “Double” and wins, the winning wager is paid as followings:
- 5.3.1. The winning hand with Niu 7 and above will be paid in accordance with the payout odds stipulated in rule 5.1 and 5% commission will be deducted from the winning.
- 5.3.2. The winning hand with Niu 6 and below will be paid even money.
- 5.4. When the player places a wager on “Super Niu” and wins, the winning wager is paid as followings:



5.4.1. The winning hand with Niu 2 and above will be paid in accordance with the payout odds stipulated in rule 5.1 and 5% commission will be deducted from the winning.

5.4.2. The winning hand with Niu 1 and below will be paid even money.

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”: 3 cards add up to a multiple of 10, the other two cards add up to 6 or 16

6.2.8 “Niu 5”: 3 cards add up to a multiple of 10, the other two cards add up to 5 or 15

6.2.9 “Niu 4”: 3 cards add up to a multiple of 10, the other two cards add up to 4 or 14


6.2.10 “Niu 3”: 3 cards add up to a multiple of 10, the other two cards add up to 3 or 13

6.2.11 “Niu 2”: 3 cards add up to a multiple of 10, the other two cards add up to 2 or 12

6.2.12 “Niu 1”: 3 cards add up to a multiple of 10, the other two cards add up to 11

6.2.13 “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
		
Niu 5	Niu 4	Niu 3
		
Niu 2	Niu 1	No Hand
		

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

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

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



- 6.2.17 Ranking of Suit: Spades>Hearts>Clubs>Diamonds.
- 6.2.18 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 Even/Double/Super Niu of the players with a higher hand than the Dealer.
- 6.3.2. Collect the wagers on "Even", "Double". "Super Niu" and the "Reserve" wager (if required) of those players with a lower hand than the Dealer.
- 6.3.3. The Dealer shall then collect all the player's cards and place in the discarded holder.
- 6.4. Losing "Reserve" wagers are subject to be collected in accordance with the following rules:
- 6.4.1. "Reserve" wager from the "Double":
- i. When House wins with Hoiana Niu Niu, Ultimate Niu Niu or Niu Niu, the Player loses all the Reserve wager.
 - ii. When House wins with Niu 7 to Niu 9, the Player loses half of their Reserve wager.
 - iii. When House wins with Niu 6 and below, the Reserve wager is retained.
- 6.4.2. "Reserve" wager from "Super Niu":
- i. When House wins with Hoiana Niu Niu, the Player loses all the Reserve wager.
 - ii. When House wins with Ultimate Niu Niu, the Player loses a Reserve amount 10 times of the "Super Niu" wager.
 - iii. When House wins with Niu Niu, the Player loses a Reserve amount 9 times of the "Super Niu" wager.
 - iv. When House wins with Niu 9, the Player loses a Reserve amount 8 times of the "Super Niu" wager.



- v. When House wins with Niu 8, the Player loses a Reserve amount 7 times of the “Super Niu” wager.
- vi. When House wins with Niu 7, the Player loses a Reserve amount 6 times of the “Super Niu” wager.
- vii. When House wins with Niu 6, the Player loses a Reserve amount 5 times of the “Super Niu” wager.
- viii. When House wins with Niu 5, the Player loses a Reserve amount 4 times of the “Super Niu” wager.
- ix. When House wins with Niu 4, the Player loses a Reserve amount 3 times of the “Super Niu” wager.
- x. When House wins with Niu 3, the Player loses a Reserve amount twice the “Super Niu” wager.
- xi. When House wins with Niu 2, the Player loses a Reserve amount same with the “Super Niu” wager.
- xii. When House wins with Niu 1 and below, the Reserve wager is retained.

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 the 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 number of cards shall be voided and their wager/s returned.
- 7.5. If the Dealer's hand is dealt an incorrect number of cards, or no cards are dealt to the Dealer, the entire round shall be voided.
- 7.6. If cards are dealt to a betting box that does not have a wager, the cards shall be reconstructed, however:
 - 7.6.1. If any Player has handled their cards, only the cards dealt to the empty box will be voided.
- 7.7. If no cards are dealt to a betting box with valid wager, the cards for that round of play shall be reconstructed, however:
 - 7.7.1. 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 and returned to the Player.
- 7.8. In the event the Dealer's or Player's hand is set incorrectly, the Dealer's or Player's hand shall be reset correctly.
- 7.9. While 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.
- 7.10. Where any round of play is voided, all wagers made by the Players for that round of play shall be returned.
- 7.11. Once the game outcome has been determined, wagers that are below the table minimum shall be paid or taken accordingly and the wagers that are over the table maximum will be taken or paid up to the allowed maximum and the excess amount will be returned to the Player.
- 7.12. No side betting is permitted.



8. HANDLING THE DISPUTES

- 8.1. Any dispute that occurs and cannot be resolved by the Dealer Inspector or Pit Supervisor will be escalated to the Pit Manager or above.
- 8.2. The Pit Manager or above 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 right 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 18th date of August 2024

HOI AN SOUTH DEVELOPMENT LTD

DIRECTOR

LOK MAN WAI



