

# CATFISH BEND CASINOS, L.C.

## RULES OF THE GAME

### SPANISH 21

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IRGC Signature

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Date Approved

## **INTRODUCTION**

Spanish 21 is a variation of Blackjack with more liberal rules but played without tens in the deck. All face cards are still used. Taking the tens out of play is disadvantageous to the player as a deck of cards with more small cards favors the dealer. To compensate for this, the rules are enhanced to favor the player in some instances. All standard rules of Blackjack apply unless otherwise specified herein.

## **OPENING SPANISH 21 TABLES**

During the process of examining and inspecting the cards as described in "Opening Tables (Card Games) of the Rules of the Games – All Games, the Dealer, under the supervision of the Supervisor, will remove all of the "10s" and Jokers from the deck. Together they will verify that four "10" cards and the Jokers have been removed from the deck. This will be done for each deck in turn until all six decks have had their "10" cards and Jokers removed. At the end of the gaming day the four "10" cards and Jokers will be placed back into the card box from which they originally came.

The dealer will shuffle the decks as described for Six Deck Shoe – Standard Shuffle in "Shuffle Procedures" of the Rules of the Games – All Games. All other rules of Opening Tables (Card Games) as set forth in the Rules of the Games – All Games will be followed when opening Spanish 21 tables.

## **GENERAL RULES**

Minimum and maximum wagers will be posted at the table.

Unless otherwise specified herein, all Catfish Bend Casino standard rules of Blackjack apply.

The layout used for Spanish 21 is very similar to a standard Blackjack layout. The only differences are the felt identifies the game as Spanish 21 and the Bonus 21 payouts are printed on the felt.

Spanish 21 shall be played with six decks of cards with backs of the same color and design. Each deck will consist of 48 cards consisting of A, 2, 3, 4, 5, 6, 7, 8, 9, J, Q, K for each of the four suits.

The game is dealt from a standard six deck shoe.

Player's Blackjack always beats a Dealer's Blackjack.

Player's total of 21 always beats a Dealer's total of 21.

Certain player 21 totals result in a Bonus 21 Payout as noted in "Bonus Payoffs" below.

## **DEALING PROCEDURES**

Players win on all Blackjacks and are paid immediately. Note the following:

1. Dealer's Up card is a face card: Pay bet 3/2 and remove hand BEFORE peeking under face card.
2. Dealer's Up card is an Ace: Pay bet 3/2 and all other players may take insurance, including players that have been paid on their Blackjacks that round. If the player does not take insurance, remove hand BEFORE peeking.
3. Soft doubling of Blackjack is permitted.

Players win on all hands totaling 21 and are paid immediately.

1. Pay bets even money or at the appropriate Bonus 21 payout rate. Remove player's cards.
2. Doubling of soft 21 is allowed.

## **SPLITTING**

Hitting or Doubling of split hands, including Aces, is allowed.

Player may split cards of equal value, including Aces, up to four hands.

Bonuses are paid on Non-Doubled split hands. Splitting or Doubling VOIDS SUPER BONUS.

## **DOUBLE DOWN**

Bonuses are not paid on doubled hands; original and doubled bets are always paid even money.

### **Double Down Rescue:**

After doubling, players may choose to Rescue (take back) the doubled portion of the bet and forfeit the original bet. Busted Doubles CAN NOT BE Rescued.

Double Down Rescue should not be confused with, or called, Surrender. RESCUE applies only to a DOUBLED hand which will be 3 or more cards, and the player can only RESCUE the doubled portion which could be LESS than the player's original bet.

Doubling of soft 21 is allowed. Players may Double Down once on any total, on 2, 3, 4 or more cards, including after splitting.

## DOUBLE-DOUBLE DOWN

1. Once a player elects to double and receives a double card, the player then has the option to double-double down (double his total wager again), rescue or stand.
2. A player may double the total wager up to three times, once via double down and twice via double-double down, creating a maximum wager up to 8 times the original wager.
3. After doubling a third time and receiving a double card a player's options are to rescue or stand.
4. Double-double down bets are capped at the maximum bet allowed.
5. There is no doubling for less, unless the double-double down wager amount is capped at the maximum wager allowed. If the player makes the double-double down wager and it is capped, the "last doubled portion of the bet" becomes the maximum wager allowed.
6. Double down Rescue should not be confused with or called Surrender. A player may surrender any first two card hand after the dealer has checked for Blackjack and always gives up ½ of his bet. RESCUE on the other hand applies only to a DOUBLED hand which will be 3 or more cards, and he can only RESCUE the last doubled portion of the bet, forfeiting half of the total wager.

## MATCH THE DEALER

In addition to the regular bet, a player can make a Match the Dealer bet, betting that either of his first two cards will exactly match the dealer's up card in rank. There are only two payoff amounts, a suited rank match and an unsuited rank match. The player makes the Match the Dealer wager by placing a bet in the provided Match the Dealer bet circle. In order to play the Match the Dealer bet, the player must make a regular Spanish 21 bet. The Match the Dealer bet limits are \$1 to \$100.

The dealer deals two cards face up to each player and two cards to himself, with one of the dealer's cards exposed as the up card. The dealer checks the cards of all players with the Match the Dealer wager to see if either of their first two cards matches his up card. Players are paid for each card where there is a match. If both cards match, both cards are paid. Matches for the winning player/players will be paid according to the payout schedule below.

<b>Spanish 21</b>	<b>Win Frequency</b>	<b>Unsuited Match Payout</b>	<b>Suited Match Payout</b>	<b>House Advantage</b>
2 deck	14.3%, 1 in 7.0 hands	4:1	15:1	3.63%
4 deck	15.1%, 1 in 6.6 hands	4:1	10:1	3.20%
5 deck	15.3%, 1 in 6.5 hands	3:1	13:1	3.53%
6 deck	15.4%, 1 in 6.5 hands	4:1	9:1	3.06%
8 deck	15.6%, 1 in 6.4 hands	3:1	12:1	2.99%

## **BONUS PAYOFFS**

Player's hands that total 21 and meet the criteria of specific card combinations will be eligible for bonus payoffs based on the following schedule:

<b>Hand</b>	<b>Payoff</b>	<b>Hand</b>	<b>Payoff</b>	<b>Hand</b>	<b>Payoff</b>
5 card 21	3 to 2	6-7-8: mixed suits	3 to 2	7-7-7: mixed suits	3 to 2
6 card 21	2 to 1	6-7-8: same suits	2 to 1	7-7-7: same suits	2 to 1
7+ card 21	3 to 1	6-7-8: all spades	3 to 1	7-7-7: all spades	3 to 1

Note: Bonuses are not paid on doubled hands

## **SUPER BONUS PAYOFFS**

On the initial deal of cards, if a player receives a three seven 21 (7-7-7), and all three sevens are of the same suit, and the dealer has an Ace up card that is a 7 of any suit, that player will be paid a Super Bonus.

The amount of the Super Bonus will be \$1,000, if the player has a bet of \$5 to \$24.

The amount of the Super Bonus will be \$5,000, if the player has a bet of \$25 or more.

All other players at the table who had played in the round and did not qualify for a Super Bonus Payoff for that hand will be paid an Envy Bonus of \$50.

The following procedures will apply to the Super Bonus Payoff:

- When, on the initial deal, the player's first two cards are suited sevens and the dealer's up card is a 7, the dealer will stop play and notify the Supervisor.
- The Supervisor will be required to observe the draw of the third card to the player's hand.
- If the player receives the third same suited 7, the Supervisor will instruct the dealer to pay the appropriate suited 7-7-7 bonus and leave the player hand on the table. The remainder of the hands will be played out.
- The Supervisor will authorize Dealer to pay the Super Bonus payoff.
- After all Super Bonuses have been made for the hand, the Supervisor will instruct the dealer to pay an Envy Bonus of \$50 to the remainder of the players at the table that had played in that round.

## **SURRENDER**

Late Surrender Allowed. A player may surrender (forfeit) ½ of his original bet, on his first two cards only, against any Dealer up card. If Dealer up card is a face or Ace, Dealer must check for Blackjack; if no Blackjack, player may surrender.

The dealer takes ½ of the original bet and removes the cards.