

**Rules of core casino games in Great
Britain**

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1 Introduction

- 1.1 This document sets out the standard house rules for the core non-remote casino games commonly played in Great Britain.
- 1.2 Any matters relating to game rules not specifically covered in this document may be interpreted at the discretion of the operator. The Commission's licence conditions and codes of practice require that all operators of these games have training, security procedures and systems in place to ensure that all games are played in an open and fair manner.
- 1.3 This document was created as a result of the consultation entitled *Review of the casino games trial approval process and amendment to licence condition 9 – September 2010*. This document is designed to set out the standard games rules for the five most popular games in GB casinos: blackjack, roulette, three card poker, punto banco and dice. This document does not set out the rules for side bets or variations to these games.

2 American Roulette

Basic outline rules/How to play

- 2.1** The game is played with a wheel containing 37 or 38 compartments numbered from 1-36 and either one or two zeros. The numbers from 1-36 are divided up equally and coloured either red or black. A single ball is spun and will land in one of the numbered compartments.
- 2.2** The object of the game is to predict which numbered compartment the ball will fall into by placing a wager on the appropriate number on the layout. Wagers may also be placed to predict a sequence of numbers. The best odds are given for predicting the number outright (“straight up”) and the odds diminish depending on the range of numbers in the sequence, line or block. Players are not normally limited in the number or range of bets they may place on the same “spin” unless otherwise specified locally.
- 2.3** It is also possible to wager on whether the number will be red or black, odd or even, low or high (often called the “outside / even chance bets”). Each of these consists of eighteen numbers and normally pays even money, unless zero is spun whereby either half or all of the even chance bets will be lost, depending on the rules of the club.

American term odds	French term	Minimum
A. Straight Up – one specific number	En Plein	35 to 1
B. Split – one of two specific numbers	A Cheval	17 to 1
C. Street – one of three specific numbers	En Transversale	11 to 1
D. Corner – one of four specific numbers	En Carré	8 to 1
E. First Four – one of numbers 0 (or 00), 1, 2, 3	Quatre Premiers	8 to 1
F. Six Line – one of six specific numbers	Sixain	5 to 1
G. Column – one of 12 specific numbers in a row	Sur une Colonne	2 to 1
H. Dozen – one of 12 specific numbers in a block	Sur une Douzaine	2 to 1
I. Red or Black – one of 18 specific numbers	Rouge ou Noir	1 to 1
J. Odd or Even – one of 18 specific numbers	Impair ou Pair	1 to 1
K. Low or High – one of 18 specific numbers	Manque ou Passe	1 to 1
L. Split Columns – one of 24 specific numbers in a row	A Cheval sur Deux Colonnes	1 to 2
M. Split Dozens – one of 24 specific numbers in a block	A Cheval sur Deux Douzaines	1 to 2

House edge details

Even chance bets	1.35% (if only half wager lost when zero spun)
Bets on the layout	2.70 % (5.26% on a double zero wheel)

3 Blackjack

Basic outline rules/How to play

- 3.1 The game is normally played with four or six decks of cards, unless otherwise specified in the club. Single Deck Blackjack is also possible.
- 3.2 Similar to Pontoon or 21, the aim is to achieve a score closer to 21 than the dealer, without going over. Each player is dealt two cards face down. The dealer is dealt one card face up. Depending on the rules of the club, the dealer may also be dealt their second card face down at the outset, or must otherwise wait until all hands are dealt with before receiving it.
- 3.3 Each player will be asked in turn to make their decisions as to whether or not to receive further cards (draw) to improve their score, or otherwise stand on their existing total. There is no limit to the number of further cards that can be drawn, provided the score does not exceed 21.
- 3.4 An Ace counts as either one or eleven, depending on whether it would cause the hand to exceed 21 ("bust"). All picture cards count as a score of 10. Suits are not relevant to the normal game.
- 3.5 An initial two card total of 21 is called a Blackjack and consists of a ten card and an Ace.
- 3.6 If the dealer receives the same score as the Player, the hand will be tied and the player's bet returned. A score of 21 achieved by three cards or splitting a pair would be beaten by a two card Blackjack. However, a dealer and player will tie if both have a Blackjack.
- 3.7 It is normally permitted for more than one player to play the same hand ("playing behind") but the seated player will make any decisions on whether to draw etc.
- 3.8 The dealer is not permitted to draw further cards to their hand on a score of 17, but must do so on anything up to a score of 16.

Doubling

- 3.9 A player may double their bet and receive just one further card only (total of three cards) if they wish to do so.

Splitting Pairs

- 3.10 If a player's first two cards are a pair of the same denomination, they may elect to split them into two hands. Each hand must have a wager equivalent to the original bet and each hand will then be dealt with in turn. There is no limit to the number of times a hand may split, if further cards of the same denomination are dealt to either hand. A pair of Aces that is split will only receive one further card each, and the total will not count as a Blackjack if a ten is then dealt.

Insurance

- 3.11 If the player is dealt a Blackjack, but the Dealer's first card is an Ace, they may place an insurance wager of half their original stake. If the Dealer is then dealt a Blackjack, the insurance wager will be paid at 2 to 1 whilst the original hand will tie. The same net affect is achieved by paying the hand even money (instead of the normal 3 to 2 for a Blackjack) if the player elects to accept it. They may otherwise take their chances against the dealer's hand.

Soft 17

3.12 An Ace dealt to the dealer's hand will normally count as one or 11. However, where the soft 17 rule is applied, an Ace dealt to the dealer's hand that would give a score of 17 if counted as 11, will instead be counted as one. For example, a six and an Ace will equal seven, not seventeen.

Usual odds payable

3.13 For a Blackjack, odds of 3 to 2 are usually paid. Insurance wagers are paid at 2 - 1.

House edge details

4 decks (best technique) -	0.51%
Where the dealer may draw on soft 17	0.85%
6 decks (best technique) -	0.55%
Where the dealer may draw on soft 17	0.89%

4 Punto Banco

Basic outline rules/How to play

- 4.1** The game is normally played with six or eight decks of cards, unless otherwise specified in the club. Punto Banco is a derivation of the traditional game of Baccarat.
- 4.2** The game is normally played in one of two formats. One is the mini/midi format, where the dealer draws all cards and acts as the banker, whilst the other is the full size game, where the shoe is offered in turn to seated players to assume the role of banker (in such cases, the player only assumes the role for the purposes of dealing the cards and taking ownership of the banker hand. At no time does the player hold or control the bank itself).
- 4.3** Players wager on whether they believe the winning hand after all cards are dealt will be that of the player (Punto), the banker (Banco) or a tie (Egalité).
- 4.4** Normally, six or eight decks are used. Two hands are dealt consisting of two card each, one to the Player (Punto) and one to the Banker (Banco). The winning hand will be that with a score nearest to nine. Cards have a point value of 0-9 inclusive, whereby Ace counts as one, whilst tens, jacks, queens and kings count as zero. For example, 10+5=5, 10+1+5=6.
- 4.4** Hands will consist of two or three cards, according to a compulsory drawing table of play (the Tableau). This is as follows:

Player's Hand

Player having a two card total of:	Third Card Determination
0,1,2,3,4,5	Player dealt a third card unless Bank has 8 or 9 (natural)
6 – 7	Player Stands
8 –9	Stands – no third card dealt to either hand

Bank's Hand

Player having a two card total of:	Third Card Determination
0,1,2	Bank dealt a third card unless Punto has 8 or 9 (natural)
3	Bank dealt a third card unless Punto third card is an 8
4	Bank dealt a third card unless Punto third card is 0,1,8 or 9
5	Bank dealt a third card unless Punto third card is 0,1,2,3,8 or 9
6	Bank stands unless Punto third card is a 6 or 7
7	Bank Stands
8 or 9	Bank stands – no third card dealt to either hand

Usual odds payable

- 4.5** Winning wagers on the Banco hand are normally paid 19 to 20

4.6 Winning wagers on the Punto hand are normally paid 1 to 1

4.7 Winning wagers on a tied hand (Egalité) are normally paid 8 to 1

House edge details

If Banco wins	1.06%
If Punto wins	1.24%

5 Three Card Poker

Basic outline rules/How to play

- 5.1** The game is played with one deck of cards. Ace is high, but may be used as a value of one within a Straight or Straight Flush (see below), being Ace, 2, 3.
- 5.2** Players may make an initial wager, comprising either or both of the following:
- i) An Ante wager – being that the player's hand will have a higher poker ranking than the dealer's.
 - ii) A Pair Plus wager – being that the player's hand will achieve a particular hand ranking, irrespective of whether it beats the dealer.
- 5.3** Each player and the dealer is dealt three cards face down. Players may touch their cards to assess their hand.
- 5.4** A Player who has made an Ante wager who wishes to continue in the game must make a further wager, called the Play wager, of an equal amount to their Ante bet. Otherwise, their Ante bet will lose.
- 5.5** Players who only placed a Pair Plus wager, without an Ante bet, will remain in the game provided their hand contains at least a pair (see below).
- 5.6** Hands are ranked in descending order as follows:
- STRAIGHT FLUSH** – three cards of consecutive values of the same suit (e.g. 4H,5H,6H);
 - THREE OF A KIND** – three cards of the same value (e.g. 3 x 7's, 3 x kings etc)
 - STRAIGHT** – three cards of consecutive values but not the same suit (e.g. 4H,5C,6D);
 - FLUSH** – three cards of the same suit but not consecutive values (e.g. 4H, 7H, 9H)
 - PAIR** – two cards of the same value (e.g. 2 x 6's, 2 x 4's)
 - HIGH CARD** – the highest single card in a hand that has none of the above rankings.
- 5.7** The Dealer must have a hand with at least "Queen High" to qualify against the Player's hand.
- 5.8** If the Dealer DOES NOT qualify:
- i) All Play bets are void ("stand off") and are returned to the players;
 - ii) Ante Bonuses (see below) are paid on hands with a Straight or better;
 - iii) All Ante bets win and are paid odds of 1 to 1
 - iv) All Pair Plus wagers are paid or lose, according to whether they contain at least a Pair in the above table of rankings (see odds below)
- 5.9** If the Dealer DOES qualify:
- i) The Play wagers are paid or lose, depending on whether they have a higher ranking than the Dealer's hand in the above table.
 - ii) Ante Bonuses are paid on all Straights or better (see odds below);
 - iii) Ante bets are paid or taken (see odds below);
 - iv) All Pair Plus wagers are paid or lose according to whether they contain at least a Pair in the above table of rankings (see odds below).
- 5.10** A tied hand is a stand off on the Play and Ante. However, the Ante Bonus and Pair Plus are always paid where the hand meets the required ranking.

- 5.11** If the Dealer qualifies and has a higher hand ranking than the player, the “Ante” and Play wagers will both lose.
- 5.12** If the Player has placed a Pair Plus wager but their hand does not contain at least a pair, the wager will lose.

Usual odds payable

- 5.13** If the Player’s hand beats the Dealer’s qualifying hand, their Ante and Play wagers will win and normally be paid at odds of 1 to 1.

Ante bonus odds

- 5.14** A Player who has made both an Ante and a Play wager will win an Ante Bonus for the Ante wager if their hand contains one of the following:
- **Straight** – normally paid 1 to 1
 - **Three of a Kind** – normally paid 4 to 1
 - **Straight Flush** – normally paid 5 to 1

Pair Plus odds

- **Pair** – normally paid 1 to 1
- **Flush** – normally paid 4 to 1
- **Straight** – normally paid 6 to 1
- **Three of a kind** – normally paid 33 to 1
- **Straight Flush** – normally paid 35 to 1

House edge details

On Pair Plus wagers	2.7%
Overall game	2.0%

6 Dice/Craps

Basic outline rules/How to play

- 6.1 There are two parts to a dice game. The first part is called the 'Come Out Roll', this is indicated by the large round puck on the table layout placed in the 'Off' position.
- 6.2 When the puck is in the off position the 'shooter' rolls the dice. If they roll a 7, 11 or a 2, 3, 12 then the Pass/Win Line and Don't Pass/Win Line are paid accordingly.
- 6.3 Any other number rolled (4, 5, 6, 8, 9 or 10) becomes your 'Point'; this is indicated by the dealer moving the puck to the number rolled which is then flipped over to the 'On' position.
- 6.4 The object of the game is then to repeat the number first rolled (the Point) before rolling a 7. If a 7 is rolled before the point is achieved then it is called a '7 out'.
- 6.5 This signifies the end of a shooters roll, the dice are then passed to the next shooter. In both cases the puck is returned to the off position and a new game is started on the 'Come Out Roll'.
- 6.6 Note that 2, 3 and 12 are collectively known as the 'Craps' – the American name for the game.

Usual odds paid

- 6.7 **Pass/Win Line:** On the come out roll: Wins on a 7 or 11, loses on a 2, 3 or 12. When a point has been achieved: Wins when the point is rolled and loses on a 7. The Pass/Win Line pays even money.
- 6.8 **Don't Pass/Win Line:** On the come out roll: Wins on a 3 or 12, stands on 2, loses on 7 and 11. When a point is achieved: Wins when a 7 is rolled and loses if the point is rolled.
- 6.9 **Taking Odds:** Odds are placed behind a Pass/Win Line Bet when a point has been achieved and are paid accordingly:
- 6.10 Point of 4 or 10 – Pays 2 to 1. Point of 5 or 9 – Pays 3 to 2. Point of 6 or 8 – Pays 6 to 5. Odds are placed next to a Don't Pass/Win Line Bet and when a 7 is rolled are paid accordingly: Point of 4 or 10 – Pays 1 to 2. Point of 5 or 9 – Pays 2 to 3. Point of 6 or 8 – Pays 6 to 5.
- 6.11 **Field and Place bets:** 4 and 10 – Pays 9/2 to 5. 5 and 9 – Pays 7 to 5. 6 and 8 – Pays 7 to 6. All place bets lose on a 7 out.
- 6.12 **Hard Ways:** Hard 6 and 8 – Pays 9/2 to 1. Hard 4 and 10 – Pays 7/2 to 1. Centre Bets: 2 or 12 – Pays 33 to 1 3 or 11 – Pays 16 to 1 All Centre Bets are one roll bets.
- 6.13 **Any Crap:** An Any Crap Bet wins on 2, 3 or 12 and pays 7/2 to 1. All Any Crap Bets are one roll bets.
- 6.14 **Hopping Bets:** A Hopping Bet wins when the exact combination of the two dice is predicted on one roll of the dice. Hard way Hopping Bet – Pays 33 to 1 Regular Hopping Bets – Pays 16 to 1.

House edge details

- 6.15 **Varying from:**
For Front Line bets 1.4%to
For Hopping Bets 5.6%
'Any Seven' one roll bets 16.6%.

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