

# Top3 21+3 Classic

- All the mentioned information are based on the 8 decks with \$5.00 21+3 progressive side bet.
- Below help page information is displayed with all the side bets enabled (21+3 Classic, Top3 and 21+3 Progressive).
- Theoretical return to player = 99,64%
- The prizes are paid in accordance with the payout table available on the game interface.
- Any game in progress for more than 30 days will be cancelled, and the corresponding bet will be refunded.

## DETAILED GAME RULES

### General Rules

#### CARD DETAILS:

- 8 decks of cards are used in every game.
- There are total of 52 cards in each deck (no Jokers).
- Cards are shuffled before each game.
- 3 hands can be played at the same time against the dealer.
- Two initial cards are dealt to each active hand. The dealer receives one face up card.
- Cards 2-10 are worth their face value.
- Jack, Queen and King cards have value of 10.
- Aces have a value of 1 or 11.
- An Ace and any 10 card value on a deal is a Natural Blackjack. Any other combination of 21 is not a Natural Blackjack.
- When the dealer has Natural Blackjack, with any 10 card value as a face up card and an Ace as a face down card, the game automatically ends without ever letting the player to choose an action.
- Dealer stands on all 17's.
- Malfunction voids all pays and plays.

#### BET LIMITS:

- Player can choose one among the 4-bet limit types:
  - Micro Limit (Min bet - Max bet)
  - Main bet (\$1.00 - \$10.00)
  - Top 3 (\$0.50 - \$5.00)
  - 21+3 Classic (\$0.50 - \$5.00)

- **Low Limit (Min bet - Max bet)**
  - Main bet (\$5.00 - \$50.00)
  - Top 3 (\$1.00 - \$25.00)
  - 21+3 Classic (\$1.00 - \$25.00)
  - 21+3 Progressive (\$5.00)
  
- **High Limit (Min bet - Max bet)**
  - Main bet (\$25.00 - \$500.00)
  - Top 3 (\$2.00 - \$250.00)
  - 21+3 Classic (\$2.00 - \$250.00)
  - 21+3 Progressive (\$5.00)
  
- **High Roller (Min bet - Max bet)**
  - Main bet (\$100.00 - \$2,000.00)
  - Top 3 (\$5.00 - \$1,000.00)
  - 21+3 Classic (\$5.00 - \$1,000.00)
  - 21+3 Progressive (\$5.00)

#### **HOW TO PLAY THE GAME:**

- The game can be played up to 3 hands at once by placing your bet on any of these bet positions.
  - Player can place bet by clicking on the bet spot area with the desired chip value or by clicking on the selected chip. Every click increases your bets by the value of the selected chip.
  - Side bet can be placed on betting areas on any of player's hands. In each game round, player can place any side bet for each hand that has a regular bet placed on it.
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- The minimum and maximum bet limits depend on limit type chosen by the player. The limits apply to the initial bet only. Actions that require an additional bet (Split, Insurance, and Double) can still be used even if you placed a bet equal to the maximum bet.
  - Click the DEAL button to deal the cards. Two cards are dealt with each of the player's hands for which bet was placed and to the Dealer's hand.
  - The cards are dealt clockwise, one at a time to each hand in turns, with the first card going to the rightmost player hand. If player is playing with more than one hand, actions are taken for each hand separately, starting from the rightmost hand once the cards have been dealt.
  - When player has played final hand, the dealer then reveals the Dealer's face down card and may draw additional cards, in accordance with the rules.
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- When the dealer has stopped taking cards, each of player's hand is compared to the Dealer's hand. If player's hand has a higher value than the dealer's and has not exceeded 21, player wins with that hand.
  - If any hand value exceeds 21, it is bust and automatically loses.
  - If any hand value of player's and dealer hand value is equal, then it is a tie and result is PUSH (bet return).
  - All the wins are accumulated and displayed in the total win meter.

#### **BUTTONS (GAME FUNCTIONALITY BUTTONS):**

- **DEAL** – Deal the cards
- **HIT** – Request one more card.
- **STAND** – Draw no more cards and end player's turn.
- **DOUBLE** – Doubles the bet on the selected hand and requests a final card.
- **SPLIT** – Split the hand into two if player holds a pair.
- **REBET** – Place the same bets as in the previous round.
- **MIN ALL BETS** – Minimum bet will be placed for all hands including all side bets. For further rounds, when clicking this button, the minimum bet will be placed for only the previously placed bet spots.

- **MAX ALL BETS** – Maximum bet will be placed for all hands including all side bets. For further rounds, when clicking this button, the maximum bet will be placed for only the previously placed bet spots.
- **CHIP INFO** – The chips \$0.01, \$0.05, \$0.25 & \$5,000.00 in the stack are optimized based on the bet made by the player. They are used for winning representations.
- **UNDO** – Removes player's top most chip in the chip stack and will clear the last chip placed for currently selected bet spot area.

- **CANCEL BET** – The cancel button is used to cancel the selected bet spot alone.
- **CLEAR ALL BETS** – It clears all the bets which are placed in all the bet spot area.

#### **BUTTONS (GAME SETTINGS BUTTONS):**

- **ASK FOR INSURANCE** – Allow the player to insure the bet with two options
  - Always: Player can enable/disable this option for all round which offers the Insurance bet whenever the Dealer's face up card is an Ace.
  - Never: Player can enable/disable this option for all round where the Insurance bet is never offered whenever the Dealer's face up card is an Ace.
- **CARD DEAL SPEED** – Allow the player with two options
  - **NORMAL**: Speed of card dealt will be stable
  - **INSTANT**: Speed of card dealt will be fast
- **SPEED PAY (ON/OFF)** – When the speed pay is ON, the resultant outcome will be displayed instantly for the active hands. When the speed pay is OFF, the resultant outcome will be displayed from rightmost hand to left (one by one) consecutively.
- **PLAYER WARNING** – Include three options Hit, Stand, Double Down which allows the player to enable/disable the option in the game.

#### **AUDIO:**

- **DEALER VOICE** – Gives information about player and dealer total card value and resultant outcome.
- **TABLE SOUND EFFECTS** – This is background sound effect for card draw and game result effect.
- **MUSIC** – This allows player to enable or disable the background music.

#### **DOUBLE:**

- Player can double down on first two cards dealt.
- Player can double their bet (wager equals to original bet) on a hand before player takes a third card.
- Player cannot double the bet on a hand after taking a third card.
- After doubling a bet, a final card will be dealt with player's hand automatically.
- Double down after split allowed for all split hand except for the split Aces.

#### **SPLIT:**

- If player's first two cards have the same value (i.e., paired, for example two 7s, two 10 valued cards, two face cards, etc.), then player may split them into 2 separate hands.
- A split hand places a bet equal to the original bet on each hand. Dealer will then draw one additional card for each of these two hands.
- Player may draw as many cards as player likes on each split hand unless player splits 2 Aces (in which case player can receive only 1 additional card for each Ace).
- If player receives an Ace and a 10-value card in a split hand, it is considered as 21 and not Natural Blackjack.
- Split permitted once per hand.

#### **SURRENDER:**

- Surrender available for all hands except Dealer Blackjack.
- Surrender is only available after initial cards and before any gameplay.
- Surrender allows the player to fold your hand and receive half your bet back.

#### **INSURANCE:**

If the dealer's first face up card is an Ace, Player will be given a chance to insure each of player's regular bets of active hands against the dealer having Blackjack.

You may choose any of the following options:

- YES – Click to accept Insurance and protect player's bet for the current hand. An insurance bet is fixed amount equal to 50% (half) of the original bet will be placed on the active hand.
- NO – Click to decline Insurance where the insurance bet will be dismissed for the active hand, and it will then offer with same option for the next hands.

#### • Dealer is Blackjack:

Pay details: If dealer does get Blackjack, you will win the Insurance bet regardless of who win the game, even if you go bust. You will be paid 2:1 for the insured bet.

#### • Dealer is not Blackjack:

Pay details: If dealer does not get Blackjack, you will lose the Insurance bet and the stake is removed from the table. The game will continue for the initial hand bet.

#### • Dealer and player both Blackjack:

Pay Details: If both the dealer and the player have Blackjack, then the game will PUSH main bet and the insurance bet will be paid as per pay table.

#### **PAY TABLE:**

When the player wins, the bet amount plus the payout amount is paid.













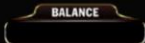
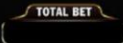

<b>Winnings</b>	<b>Payouts</b>
Winning Hand	1:1
Insurance	2:1
Blackjack	3:2
Push	Bet Returned

#### SIDE BETS:

- The game comprises of 3 optional side bets, that can be played in addition to each hand of the Blackjack.
- Side bets can be played in any combinations except for Top 3 side bet (i.e., Player can choose any side bets but for playing Top 3, the player must wager on 21+3 Classic).
- Once the main bet is placed, the side bets will be enabled for the player.
- Side bet results are determined after the initial deal.
- The outcome of any of the side bets does not depend on the base game's outcome.
  
- Winning wagers will be paid based on the corresponding pay table combinations. The payout for Top 3 and 21+3 Classic side bets is calculated in the way the bet amount plus the payout amount is paid.
- However, in 21+3 progressive the return payout is different because the \$5.00 wager is making the player eligible for the progressive wins and is feeding into the progressive pool.

#### HOUSE RETURN TO THE PLAYER PERCENTAGE:

The theoretical average return represents the long-term expected payback of the game.

	LOBBY		HISTORY
Press to navigate to Lobby screen.		Press to bring up the game histories.	
	BACK		SETTING
Press to navigate to Select Your Limit Type screen.		Press to bring up game settings.	
	MENU		MUSIC OFF
Press to get a drop-down menu of navigations.			MUSIC ON
	INFO		SOUND OFF
Press to bring up the detailed game rules.			SOUND ON
	PAYS		and 
Press to bring up the side bet pays.		Press to unmute/mute all game sounds.	
			
Displays the player BALANCE	Displays the player TOTAL BET	Displays the TOTAL WIN	

• User Interface may vary slightly based on operator configurations.  
• Due to the volatility of cellular and internet connectivity, communication may be interrupted. The game will continue to play where you left off when service is restored.

## 21+3 Classic Side Bet

#### GAME DESCRIPTION:

- 21+3 Classic is an optional side bet for Blackjack games. Players win if their three-card hand, formed by their first two cards and the dealer's up-card, achieve a winning event as displayed on the corresponding pay table combination.
- Only the highest qualifying hand is paid.

#### HAND PAYOUTS AND RANKINGS:

- Straight Flush - 9 to 1 (Three cards in sequence of the same suit)
- Three of a Kind - 9 to 1 (Three cards of the same rank with any suit)
- Straight - 9 to 1 (Three cards in sequence)
- Flush - 9 to 1 (Three cards of the same suit)

**Note:** For Straight and Straight Flush hands, an Ace can be used as the lowest or highest card in the sequence, i.e., A-2-3 or Q-K-A

## Top3 Side Bet

### GAME DESCRIPTION:

- Top 3 is a second optional proposition wager with 21+3 Classic.
- Players must make the 21+3 classic bet to wager on Top 3. Players win if their three-card hand, formed by their first two cards and the dealer's up-card, achieve a winning event as displayed on the corresponding pay table combination.
- Only the highest qualifying hand is paid.

### HAND PAYOUTS AND RANKINGS:

- Three of a Kind Suited - 270 to 1 (Three cards of the same rank and same suit)
- Straight Flush - 180 to 1 (Three cards in sequence of the same suit)
- Three of a Kind - 90 to 1 (Three cards of the same rank with any suit)

Note: For Straight Flush hand, an Ace can be used as the lowest or highest card in the sequence, i.e., A-2-3 or Q-K-A

## 21+3 Progressive Side Bet

### GAME DESCRIPTION:

- 21+3 progressive is an optional side bet for Blackjack games. Players win if their three-card hand, formed by their first two cards and the dealer's up-card, achieve a winning event as displayed on the corresponding pay table combination.
- Only the highest qualifying hand is paid.
- This side bet is only available for the Low Limit, High Limit & High Roller.
- Progressive jackpot is contributed only if \$5.00 bet is placed on 21+3 progressive side bet for the active hand.
- Progressive jackpot (visible and hidden meter) contribution increases by a percentage of the \$5.00 bet (placed on 21+3 progressive side bet) for each active hand.
- The entire contents of hidden meter are used to reseed the visible progressive meter in the event of 100% progressive jackpot win.
- Progressive jackpot is linked with all other players on the site.
- In the very unlikely event, the progressive jackpots are hit close to simultaneously, please be aware that the first progressive hit per system or hand will win the progressive and the other progressive jackpot hit will pay the hidden progressive amount.

### HAND PAYOUTS AND RANKINGS:

- Three of a Kind Aces Spades - 100% (Three cards of Aces with Spade suit)
- Three of a Kind Aces Suited - \$10,000.00 (Three cards of Aces with same suit)
- Three of a Kind Suited - \$1,000.00 (Three cards of the same rank and suit)
- Straight Flush - \$200.00 (Three cards in sequence of the same suit)
- Three of a Kind Off-Suit - \$100.00 (Three cards of the same rank with any suit)
- Straight - \$30.00 (Three cards in sequence)
- Flush - \$15.00 (Three cards of the same suit)

Note: For Straight and Straight Flush hands, an Ace can be used as the lowest or highest card in the sequence, i.e., A-2-3 or Q-K-A

### 21+3 CLASSIC PAYOUTS

Straight Flush	9 to 1
Three of a Kind	9 to 1
Straight	9 to 1
Flush	9 to 1

### TOP 3 PAYOUTS

Three of a Kind Suited	270 to 1
Straight Flush	180 to 1
Three of a Kind	90 to 1

### 21+3 PROGRESSIVE PAYOUTS

Three of a Kind Aces Spades	100%
Three of a Kind Aces Suited	
Three of a Kind Suited	
Straight Flush	
Three of a Kind Off-Suit	
Straight	
Flush	