

Lucky Ladies

Lucky Ladies™ is one of the best known side bet games in North America and is now being introduced across the rest of the world.

The game is comprised of a standard hand of Blackjack against the Dealer and a “Lucky Ladies” Side bet.

The Lucky Ladies side bet is an optional bet.

The Lucky Ladies side bet wins if the first two cards dealt to your hand make a combined total of 20 or feature a Queen. The top prize is awarded for a pair of Queens of Hearts (the Lucky Ladies). See the [Lucky Ladies pay table](#) for full details of pays.

This game is played with six decks of 52 cards and up to three hands can be played at the same time against the dealer.

It's really easy to play – please choose a topic from the menu below for detailed information on how to play the game as well as the game rules and pay table:

How to Play:

- Step 1 – Placing a Bet
- Step 2 – Playing the Lucky Ladies side bet
- Step 3 – Playing Blackjack
- Step 4 – Game result

Menu Buttons:

- >> **Left** Menu Button
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Pay Tables and Rules:

- Lucky Ladies Pay table
- Blackjack pay table
- Blackjack card values
- Game Rules
- Return to Player %
- Card details
- Malfunction rules

How to Play:

Step 1 – Placing a Bet.

A) Selecting your chip: Firstly you need to select your chip value from the chip selector at the bottom of the screen. To do this press/click the desired chip value and once selected it will be highlighted with a white outline.

B) Placing the Blackjack Bet: Now press/click on the desired main blackjack bet position to place your bet. These are the larger bet circles highlighted white.

NB: *This is your blackjack bet – not your Lucky Ladies bet.*

On tablet and desktop computers you can play up to three hands at once by placing your bet on any one, two or all three of these bet positions. However, when playing on a mobile phone you play one hand at a time only.

Your total bet can be made up of multiple chip values by selecting different chip values in the chip selector and then pressing/clicking again on the bet position.

C) Placing the Lucky Ladies Bet: Once you have placed a bet on the main bet circle (the blackjack bet) you can then place a Lucky Ladies side bet. This side bet will glow white after you have placed your blackjack bet.

Your bet on the Lucky Ladies side bet is placed in the same way as on your blackjack main bet. i.e. press/click your desired chip value from the chip selector and then press/click on the side bet position to place your bet.

NB: *You can only place your Luck Ladies side bet after you have placed your Blackjack bet. You cannot place the Lucky Ladies side bet unless you have already placed a Blackjack bet.*

D) Confirming your Bet: Now that you have placed your bets you confirm your bet by pressing the **DEAL** button. Please make sure that you check the total bet value first. This will be displayed in the 'Stake' field within the account bar at the top of the game and on the green DEAL button.

UNDO – please note that at any stage when placing your bets you can press the blue UNDO button which will remove the last bet you placed. This can be pressed/clicked multiple times to remove all of your bets if necessary. However, once you have pressed/clicked 'DEAL' to confirm your bet this cannot be undone.

Step 2 – Playing the Lucky Ladies side bet.

Once you have confirmed your bet by pressing DEAL the cards will be dealt. Immediately after the cards are dealt (and before you play your Blackjack hands against the dealer) your 2 cards will be evaluated against the Lucky Ladies pay table. All side bets are then settled from your left to your right hand position. i.e. your bet furthest to your left is settled first.

NB: your Lucky Ladies side bet is settled before you play your Blackjack hand against the dealer and has no bearing on the outcome of your blackjack game result.

The side bet pay table is displayed in the main centre circle area of the game. It can also be accessed through the [LEFT hand menu](#).

The Lucky Ladies side bet wins if the first two cards dealt to your hand make a combined total of 20 or feature a Queen

The win multiple is based on the rank of your 2 cards as detailed on the pay table. See pay table for details.

Example: If you placed a \$5 side bet and the first two cards dealt to you are both a Queen of Hearts then you will win \$500. This is your \$5 stake multiplied by 100 (the return for a pair of Queen of Hearts – see [pay table](#) for details of all pays). However, you will actually be paid back into your account a total of \$505 because in addition to the \$500 won you will also receive your \$5 stake back.

Pay Table explanation

Q-Hearts Pair = 100-1

Queen of Hearts Pair is won whenever the first two cards that you are dealt are both a Queen of Hearts. This wins 100 times your Lucky Ladies side bet stake.

Example if you stake \$5 on your Lucky Ladies side bet and your first two cards dealt are both a Queen of Hearts then you will win \$500. In addition, you will have your initial \$5 stake returned. The total paid back into your account will be \$505

Matched Twenty = 30-1

Matched Twenty is won whenever the first two cards that you are dealt have a combined total value of 20 and are both the same suit and the same face value. This wins 30 times your Lucky Ladies side bet stake.

Example if you stake \$5 on your Lucky Ladies side bet and your first two cards dealt are both 10's of Diamonds (10+10 = 20) then you will win \$150. In addition, you will have your initial \$5 stake returned. The total paid back into your account will be \$155.

Suited Twenty = 10-1

Suited Twenty is won whenever the first two cards that you are dealt have a combined total value of 20 and are both the same suit. This wins 10 times your Lucky Ladies side bet stake.

Example if you stake \$5 on your Lucky Ladies side bet and your first two cards dealt are a King of Diamonds and a 10 of Diamonds ($10+10 = 20$) then you will win \$50. In addition, you will have your initial \$5 stake returned. The total paid back into your account will be \$55.

Any Twenty = 3-1

Any Twenty is won whenever the first two cards that you are dealt have a combined total value of 20 and are both different suits. This wins 3 times your Lucky Ladies side bet stake.

Example if you stake \$5 on your Lucky Ladies side bet and your first two cards dealt are a King of Clubs and a Queen of Diamonds ($10+10 = 20$) then you will win \$15. In addition, you will have your initial \$5 stake returned. The total paid back into your account will be \$20.

Any Queen = 1-1

Any Queen is won whenever either one of the first two cards that you are dealt is a Queen. This wins 1 times your Lucky Ladies side bet stake.

Example if you stake \$5 on your Lucky Ladies side bet and your first two cards dealt are a 6 of Spades and a Queen of Clubs then you will win \$5. In addition, you will have your initial \$5 stake returned. The total paid back into your account will be \$10.

NB: Royal cards; King, Queen and Jack all count as 10 value cards. An Ace counts as a 1 or an 11 (whichever gives you the best return).

SPEED PAY – whilst the side bets are being settled you have the option to SPEED PAY the settlement process by pressing the blue SPEED PAY button. This will immediately pay you any winnings and take you straight to the main blackjack part of the game.

Step 3 – Playing Blackjack

Now that the side bet has been settled you are now asked to play your first hand of Blackjack (starting with your hand that is furthest to your right).

The object of Blackjack is to beat the dealer with a hand value total that is higher than that of the dealers but without going over 21.

The value of the two cards you have been dealt is displayed in the black teardrop symbol positioned at the top left of your cards. Note, that when you have an Ace then two amounts are displayed illustrating that Ace can be either 11 or 1.

As soon as it is time to play your blackjack hand the following actions will take place:

BLACKJACK - If your first two cards dealt total 21, this is called Blackjack and you will win 3-2

on your blackjack bet with this hand unless the dealer also has blackjack. If the dealer DOES NOT have blackjack then your blackjack bet will be settled automatically and no further action will be required on this hand.

However, if the dealer DOES also has blackjack (A total of 21 with their first two cards dealt) then your bet will PUSH (see PUSH). This means that the hands tie and your original bet is returned to you.

NB: *If you have blackjack and the dealers face up card is an Ace you will be asked if you want to take the INSURANCE bet. The insurance bet will play out as normal. However, the pay for winning the insurance bet in this scenario will also be 2-1. - see INSURANCE help below.*

INSURANCE – if the dealers face up card is an Ace you will be offered the option to make an insurance bet. You may choose any of the following options:

× **No:** the insurance bet will be dismissed for the active hand (highlighted blue) and it will then ask you the same question for your next hand/s.

×× **No to all:** the insurance bet will be dismissed for all of your hands and then the dealer will check for Blackjack.

✓ **Yes:** An insurance bet of a fixed amount equal to 50% (half) of your original blackjack bet will be placed on the active hand (highlighted blue).

✓✓ **Yes to all:** An insurance bet of a fixed amount equal to 50% (half) of your original blackjack bet will be placed on all of your blackjack hands.

An Insurance bet is a completely separate bet and is not dependent on the outcome of the player's hands. The bet is simply whether or not the Dealer will get Blackjack.

Dealer DOES have blackjack: If the dealer does get Blackjack, you will win the Insurance bet regardless of who wins the game, even if you go bust. You are paid 2-1 for this bet.

However, if both dealer and player have blackjack the insurance bet will pay 1-1 because the players' main bet will PUSH instead of lose.

Dealer DOES NOT have blackjack: If the dealer does not get Blackjack, you lose the Insurance bet and the stake is removed from the table. Your original bet stands until you win or go bust.

DOUBLE DOWN – if your first two cards have a combined total value of 9, 10 or 11 then you will be offered the chance to 'Double Down'. This means you can double your initial Blackjack bet and receive just one additional card. To 'Double Down', just press the blue 'Double Down' button when it appears.

If you choose to Double Down - your stake for the current hand will be doubled and you will be dealt one more card only.

Once your stake is doubled and an additional card dealt, the game will automatically move on to the next hand. You can't HIT for any additional cards on the hand you have Doubled Down on.

If you Split your hand you will still be offered the chance to Double.

HIT or **STAND** – If you do not get blackjack and if you are not offered Insurance or Double Down options then normal game play continues and you will be presented with a **Green HIT** button and the **Red STAND** button.

The hand that these buttons refer to will be illuminated with a blue glow.

HIT – if you choose to hit you will receive one additional card to add to the total value of your hand.

When you receive this next card for your hand the hand total value for all of your cards in that hand is updated and displayed in the black teardrop

If this new total is still less than 21 you will be asked to HIT or STAND again. You will be able to continue to HIT until you either reach a total of 21 or goes over 21 and you go BUST. Once you STAND, reach 21 or go BUST you will automatically move to the next hand or to the dealers turn.

STAND – if you choose to STAND then no additional cards are dealt and you move onto the next hand (from your right to left).

DEALERS turn. Once you have played all of your hands it then becomes the dealers turn. The dealer must hit on any total score below 17 and must STAND on 17 or higher (including soft 17 made up of a 6 and an Ace).

Step 4 – Game Result

Once the dealer has completed his/her turn then your blackjack hand/s are settled in turn from your right to your left.

If your hand total is greater than that of the dealers then you will **WIN** 1-1 on the total blackjack bet staked on that hand.

If your hand is the same as the dealers then it is a **PUSH** and your bet is returned to you.

If the dealers hand total is greater than your hand total then the **dealer wins** and your stake is not returned.

The total amount you have won will be displayed in the **PAID** field at the top right corner of the game. In addition, this amount will flash yellow in the game centre circle.

When the game is completed and all bets are settled you will be presented with the following buttons:

- > **Rebet** – this button re-bets the same amount bet in the last game.
- > **Rebet x 2** – this button re-bets doubles the amount bet on the last game.
- > **New game** – this button starts a new game with no bets in place.

Menu Buttons:

>> Left Menu Button

The LEFT menu button displayed in the top left hand edge of the screen provides game play tools and features.

These features are as follows:

Pay table – by pressing/clicking this you will be presented with the Lucky Ladies pay table showing all of the pay outs for this side bet.

Tutorial - by pressing/clicking this you will be presented with a simple step-by-step illustration of how to play Lucky Ladies.

Help - by pressing/clicking this you will be presented with the full and detailed help guide for Lucky Ladies.

Lobby – by pressing/clicking this you will exit the game and be taken to the game lobby / main menu page.

Offer Insurance ON / OFF – toggle this switch to enable / disable the house offering you insurance when the dealer's up card is an Ace.

Sound Effects On / OFF – toggle this switch to enable / disable the games sound effects.

>> Right Menu Button

The RIGHT menu button displayed in the top right hand edge of the screen provides a menu of other exciting table games provided by Felt that you may want to play.

Pay Tables and Rules:

Q-Hearts Pair = 100-1

(The first two cards that you are dealt are both a Queen of Hearts).

Matched Twenty = 30-1

(The first two cards that you are dealt have a combined total value of 20 and are both the same suit and the same face value).

Suited Twenty = 10-1

(The first two cards that you are dealt have a combined total value of 20 and are both the same suit).

Any Twenty = 3-1

(The first two cards that you are dealt have a combined total value of 20 and are both different suits).

Any Queen = 1-1

(Either one of the first two cards that you are dealt is a Queen).

NB: *Royal cards; King, Queen and Jack all count as 10 value cards. An Ace counts as a 1 or an 11 (whichever gives you the best return).*

Blackjack Pay Table:

- Blackjack: 3-2
- Win: 1-1
- Ties: Push
- Insurance: 2-1

Game Rules:

- Dealer stands on soft 17
- Player can double after split
- On double down only one more card is dealt
- Player can double on 9-11 only
- Player can only split once per hand
- A player CAN hit split Aces
- A hand that totals 21 after splitting is considered 21, not blackjack.

Blackjack Card Values:

- Cards numbered 2 through 10 are worth their face values.
- Jacks, queens and kings are worth 10.
- An ace is worth either 1 or 11, whichever is more advantageous.
- The suit of the card is of no importance in Blackjack.

House Return to Player Percentage:

The theoretical average return represents the long-term expected payback of the game, which has been calculated by an independent testing company.

- The Lucky Ladies side bet = 93.78% RTP
- The Blackjack base game = 99.55% RTP

Card Details:

- 6 decks of cards are used in every game
- There are a total of 52 cards in each deck (no jokers)
- Cards are shuffled before each game

MALFUNCTION VOIDS ALL PLAYS AND PAYS.

If your game is terminated or the internet connection is lost during play and your bet was accepted, it will be settled accordingly.

The prizes are paid in accordance with the payout table available on the game interface.

Any game in progress for more than 35 days will be cancelled, and the corresponding bet will be refunded.