

## Game Objective

Free Bet Blackjack is a variation of our Blackjack game offering selected free 'Double Down' and 'Split' bets. The objective of Free Bet Blackjack is to achieve a higher card count than the dealer, but without going over 21. The best hand is Blackjack – when the sum of the values of the first two cards dealt is exactly 21. You compete only against the dealer, not against other players.

- Played with eight decks.
- Dealer always stands on 17.
- Double Down on any two initial cards.
- Free Split on all pairs except 10, J, Q, K.
- Free Double Down on your two-card hard 9, 10 and 11 totals.
- Split initial cards of equal value.
- Only one Split per hand.
- Single card dealt to each Split Ace.
- No Double Down after Split.
- Six Card Charlie: you win if you have six cards with a value of 21 or less.
- Insurance offered when dealer shows an Ace.
- Blackjack pays 3 to 2 and beats a score of 21.
- Insurance pays 2 to 1.
- Your bet returned when hands are of equal value.
- Your bet returned when dealer busts with a score of 22.

## Game Rules

The game is hosted by a dealer and allows an unlimited number of players to play in each game round.

The game is played with eight standard 52-card decks. Card values in Blackjack are as follows:

- Cards from 2 to 10 are worth their face value.
- Face cards (Jacks, Queens and Kings) are each worth 10.
- Aces are worth 1 or 11, whichever is more favourable to the hand. Note that a soft hand includes an Ace worth 11.

After the betting time has expired, the dealer deals one card face up to all players, ending with the dealer. The dealer then deals a second card face up to all players but the dealer's second card is dealt face down. The value of your initial hand is displayed next to your cards.

## **Blackjack**

If the value of your initial two-card hand is exactly 21, you have Blackjack!

Blackjack is only possible using the two initial cards. A hand of 21 resulting from a split pair is not considered a Blackjack. Therefore, Blackjack beats any hand of 21 resulting from a split pair.

## **Insurance**

If the dealer's upcard is an Ace, you are given the option to purchase insurance to offset the risk that the dealer has Blackjack – even when you have Blackjack yourself. The amount of insurance bet is equal to one half of your main bet, and the insurance bet is settled separately from the bet on your hand. The dealer then peeks at the value of his/her downcard to check for Blackjack. If the dealer does not have Blackjack, the round continues. If the dealer has Blackjack, but you do not, the game is over and the dealer's hand wins.

If you and the dealer both have Blackjack, the game ends in a push and your bet is returned. Note that when the dealer's upcard is a 10 or face card, you will not be given the option to purchase insurance, and the dealer will not peek at his downcard to check for Blackjack.

## **Double Down, Hit or Stand**

If the dealer does not have Blackjack upon checking his/her two initial cards, players are given the chance to improve the values of their hands in turn, by the dealer offering to deal further cards to players' hands.

If the value of your initial hand is not 21, you can decide to Double Down. In this case, you will double your bet and only one additional card will be dealt to your hand.

If your hard total is 9, 10 or 11, you get a “Free Double”. If you choose to use the “Free Double”, a “Free Bet” will be added to your original bet. If you win the game round, the value of the “Free Bet” will be matched to your original bet. You will be paid accordingly and only your original bet will be returned. If you lose the game, you lose only your original bet. If the game ends in a tie, only your original bet will be returned.

Alternatively, you can decide to Hit to be dealt an additional card to add to the value of your hand. You can Hit more than once to receive additional cards before you decide to Stand once you are satisfied with the value of your hand.

Please note that the player will not be offered a decision option when his/her soft hand score equals 21, as this is the best possible hand.

### **Split**

If your initial hand is a pair of cards of equal value, you can decide to Split the pair to make two separate hands, each with a separate bet.

You will be offered a “Free Split” on your hand of pairs, except for pairs of 10s, Jacks, Queens or Kings. Your original bet will be placed for the first hand (on the right side of table) and the “Free Bet” placed for your second hand (on the left side of table). If you win the game round, the value of the “Free Bet” will be matched to your original bet and you will be paid accordingly. No bet will be returned for the second hand. If you lose on your hand with the “Free Bet”, you do not lose your bet. No bet will be returned if the game ends in a tie.

If you decide to split your hand of 10s, Jacks, Queens or Kings, the bet for your second hand will be equal to your main bet.

### **Outcome**

If the sum of your hand exceeds 21, you bust and lose your bet on that hand.

When all players have taken their turns, the dealer reveals the value of his/her downcard. The dealer must Hit on a hand of 16 or less and must Stand on a hand of soft 17 or more. (Remember that a 'soft hand' includes an Ace worth 11.)

You win when the value of your final hand is closer to 21 than the dealer's hand or when the dealer busts, except when the dealer busts with a score of 22. If the value of your hand is the same as the dealer's, the game round ends in a push and your bet is returned.

### **Dealer busts with 22**

If the dealer's hand consists of cards with a total value of 22, then your bet is returned, and game round ends in a push, except if the player busts. In this case, the game does not end in a tie and the player loses.

If the player has Blackjack, the game ends without the possibility for the dealer to bust on 22.

### **Six Card Charlie rule**

The Six Card Charlie rule lets you win automatically if your hand consists of six cards with a total card value of 21 or less, even if the dealer has Blackjack. In case of a Split hand, each hand is evaluated individually. If the dealer has Blackjack after insurance offer, the Six Card Charlie is not available, regardless of the player's result.

### **Side Bets**

This Blackjack game also includes optional side bets – **Any Pair**, **21+3**, **Hot 3** and **Bust It**. You may place side bets in combination with your main Blackjack bet. You have the chance to win on any side bet whether you later win or lose on your Blackjack bet.

#### **Any Pair**

The **Any Pair** side bet allows you to bet on the combination of the two first cards of your hand.

The winning combination in this case is any two cards of the same value: e.g. two Queens, two Aces, two 10s, etc.

There are two types of combinations for the Any Pair side bet, each with a different payout:

- Any Pair, e.g. 10 of Clubs and 10 of Hearts.
- Suited Pair, e.g. 2x Aces of Spades.

### **21+3**

The **21+3** side bet gives you the chance to win if your first two cards plus the dealer's upcard comprise any of the following winning combinations (similar to those in poker), each with a different payout:

- **Suited Trips** – an identical triplet, e.g. 3x Queens of Hearts.
- **Straight Flush** – in numerical sequence and same suit, e.g. 10, Jack and Queen of Diamonds.
- **Three of a Kind** – same value but different suits, e.g. any three non-matching Kings.
- **Straight** – in numerical sequence but different suits, e.g. 2 of Spades + 3 of Clubs + 4 of Hearts.
- **Flush** – non-sequential cards in the same suit, e.g. 2, 6 and 10 of Clubs.

### **Hot 3**

The **Hot 3** side bet allows you to bet on the combination of three cards, comprising your two first cards and the one open card on the dealer's hand. There are several combinations for the Hot 3 side bet, each with a different payout:

- Total 19, for example: 8 of Hearts, 2 of Diamonds and 9 of Spades.
- Total 20, for example: 8 of Hearts, 2 of Diamonds and 10 of Spades.
- Total 21, suited, for example: 9 of Diamonds, 2 of Diamonds and 10 of Diamonds.
- Total 21, unsuited, for example: 9 of Hearts, 2 of Diamonds and 10 of Spades.
- 7-7-7, for example: 7 of Hearts, 7 of Clubs and 7 of Diamonds.

### **Bust It**

The **Bust It** side bet allows you to bet that the total value of the dealer's cards will exceed 21, i.e. he/she will bust.

The **Bust It** side bet is pushed if the player has Blackjack.

There are several combinations for the Bust It side bet, each with a different payout:

- Bust with 3 cards.
- Bust with 4 cards.
- Bust with 5 cards.
- Bust with 6 cards.
- Bust with 7 cards.
- Bust with 8 or more cards.

## Payouts

- Blackjack pays 3:2.
- Winning hand pays 1:1.
- If the dealer has Blackjack, insurance pays 2:1.

Your payout depends on the type of bet placed.

Bet	Outcome	Payout
Any Pair	Suited Pair	25:1
	Any Pair	8:1
21+3	Suited Trips	100:1
	Straight Flush	40:1
	Three of a Kind	30:1
	Straight	10:1
	Flush	5:1
Hot 3	7-7-7	100:1
	Total 21 suited	20:1
	Total 21 unsuited	4:1
	Total 20	2:1
	Total 19	1:1
Bust It	Bust with 8 or more cards	250:1
	Bust with 7 cards	100:1
	Bust with 6 cards	50:1

Bet	Outcome	Payout
	Bust with 5 cards	9:1
	Bust with 4 cards	2:1
	Bust with 3 cards	1:1

Please note that any malfunction voids the game round and all eventual payouts for the round.

## Return to Player

The optimal theoretical payout percentage is:

- Blackjack – 98.45%\*
- Any Pair – 95.90%
- 21+3 – 96.30%
- Hot 3 – 94.60%
- Bust It – 94.12%

\*Based on the first hand in the shoe.

## Place Bets

The BET LIMITS panel shows the minimum and maximum allowed bet limits at the table, which may change from time to time. Open the Bet Limits to check your current limits.

## Free Bet Blackjack \$ 5 - 1,000

To participate in the game, you must have sufficient funds to cover your bets. You can see your current BALANCE on your screen.

BALANCE  
\$ 100,000

The TRAFFIC LIGHTS tell you the current status in the game round by informing you of when you can bet (GREEN light), when the betting time is nearly over (YELLOW light), and when betting time has expired (RED light).

## PLACE YOUR BETS

The CHIP DISPLAY allows you to select the value of each chip you wish to bet. Only chips of denominations that can be covered by your current balance will be enabled.



Once you have selected a chip, place your bet by simply clicking/tapping the appropriate betting spot on the game table. Each time you click/tap the betting spot, the amount of your bet increases by the value of the selected chip or up to the maximum limit for the type of bet you have selected. Once you have bet the maximum limit, no additional funds will be accepted for that bet, and a message will appear above your bet to notify you that you have bet the maximum.

NOTE: Please do not minimise your browser or open any other tab in your browser while betting time remains and you have placed bets on the table. Such actions may be interpreted as leaving the game, and your bets will therefore be declined for that particular game round.

The REPEAT button allows you to repeat all bets from the previous game round. This button is available only before the first chip is placed.



The DOUBLE (2x) button becomes available after you have placed any bet. Each click/tap doubles all your bets up to the maximum limit. Note that you must have a sufficient account balance to double ALL your placed bets.



The ALL SIDE BETS button allows you to bet on all the side bets simultaneously. This button is available after the main bet is placed.





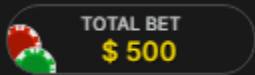
Each click/tap on the button places the bet with a selected chip amount on each of the side bets.

The UNDO button removes the last bet you placed.



You can click/tap the UNDO button repeatedly to remove bets, one by one, in the reverse order of which they were placed. You can clear all your bets by holding the UNDO button.

The TOTAL BET indicator displays the total amount of all bets placed in the current round.



### Make a Decision

As soon as you receive your first two cards, you can make an initial decision regarding your hand. The decision options (e.g. Hit, Stand, Double Down, Split) will be displayed, and only those options currently available to you will be enabled. Each decision option reflects real-time statistics – the decision other players made when being in your exact situation and facing the same decision choice.



The decision options are represented as follows:

- HIT: Green button with the “+” sign.
- STAND: Red button with the “-” sign.
- DOUBLE DOWN: Yellow button with the “x2” sign.
- SPLIT: Blue button with the opposing arrows.
- FREE SPLIT and FREE DOUBLE DOWN: Golden buttons labelled ‘Free’:



If you do not make a decision before the time expires, the following auto-decision will be applied:

- HIT – if your total card value is 11 or less.
- STAND – if it is more than 11.

If your balance is insufficient for Double Down and Split, corresponding buttons for those decisions will be disabled.

If your balance becomes insufficient before Double Down or Split decisions are accepted, then your preferred decisions will be rejected and the following auto-decision applied instead:

- HIT – if your decision was to Double Down.
- HIT – if your decision was to Split and your total card value is less than 11.
- STAND – if your decision was to Split and your total card value is more than 11.

## Chat

You can chat with the dealer and other players. Enter your message in the CHAT field. To post your message, press Enter or the arrow button within the field.

Use the CHAT button to enlarge or, alternatively, to close the chat window.



You can resize and move the chat window anywhere on your screen.

## Game Number

Each game round is identified by a unique GAME NUMBER.

# 21:10:10

This number reflects when the game round began in terms of GMT by *hour: minute: second*. Please use this game number for reference (or take a screenshot of the game number) if you wish to contact Customer Service regarding a particular round.

## Sound

The SOUND button will mute/unmute all game sounds and voice from the game. Note that if you change tables, the sound will automatically unmute.



You can alter your sound settings by clicking/tapping the SETTINGS button and then selecting the SOUND tab.

## Game History

The HISTORY button will launch a window showing all game rounds you have played and the results of those rounds.



You can review your past gaming activity by viewing your:

- ACCOUNT HISTORY – Shows your complete account history as a list of dates, games, bet amounts and payouts. The game round completed most recently appears at the top of the list.
- GAME HISTORY – Shows your history related to a particular game once you click/tap the game in the GAME column.

## Settings

The SETTINGS button launches a menu of user-changeable settings.

Your chosen settings will be applied at once and will be stored to your profile. Stored settings will be launched automatically when you log in from any device.

You can alter your general and game settings.



Settings are organised under several main tabs in the SETTINGS window:

### GENERAL

- You can hide/unhide other players' chat messages.

### VIDEO

Your video quality is auto-adjusted, but you can manually change your video quality by selecting the specific stream.

### SOUND

You can mute/unmute your DEALER'S VOICE and GAME SOUND and adjust their relative volumes.

## Deposit and Withdraw

The CASHIER button will open the cashier/banking window for deposits and withdrawals.



## Responsible Gaming

The RESPONSIBLE GAMING button allows you to access the page outlining the Responsible Gaming policy. This page provides useful information and links regarding responsible online gaming behaviour and how to set limitations to your game sessions.



## Error Handling

If there is any error in the game, system or game procedure, the game round will be temporarily paused while the dealer notifies the shift manager. You and other players will be notified via Chat, or by an on-screen pop-up message, that the issue is being investigated. If the manager can immediately resolve the error, the game round will continue as normal. If immediate resolution is not possible, the game round will be cancelled and initial bets will be refunded to all players who participated in the game round.

## Disconnection Policy

If you are disconnected from a game round while betting time remains, any bets placed will be void and the bets returned to you. If you are disconnected after betting is closed, placed bets remain valid and are settled in your absence. Upon reconnecting, you can view bet outcomes in the History window.

## Shuffling

Game-play continues until the cut card is dealt. Subsequently, the cards are shuffled by a dealer or a shuffler.

If a shuffle table is available, then two shoes with two sets of playing cards are used at the table. In this case, the dealer swaps the shoes, and the shuffle is

performed by a shuffler at the shuffling table while the dealer continues to host the game round.

## More Games

The LOBBY button (if applicable) can be selected at any time from any game.

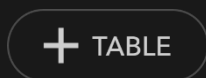


It allows you to easily change game table or select any other live game. You will not be removed from this game until you have actually selected the new game/table you wish to join. You can use the LOBBY to browse other games while still playing in your current game.

## Multi-Game Play

If you enjoy non-stop action, you can join up to four different game tables simultaneously and view them all in the same browser window!

After you have joined at least one game table, click on LOBBY. In the lobby or game, click the +TABLE button associated with that table to join it. (Certain tables may be unavailable for multi-game play and will therefore not display a +TABLE button.)



After you have joined multiple tables, you will be able to resize your browser window as a whole, but you will not be able to resize each game table window separately.

You can exit any table without affecting your presence at other tables you have joined. To exit a table, click the X button.

Please note:

- You will exit a table automatically if you join the same table through a different device/browser.

- If you click directly on a table icon instead of the +TABLE button, you will merely *switch* tables instead of joining the chosen table *in addition* to the table you joined previously.

We kindly advise you to join only as many tables as your screen can accommodate while still allowing you to place bets deliberately and accurately.

## Shortcut Keys

Shortcut keys can be used to quickly perform useful game functions.

KEY	FUNCTION
Number Keys from 1 onwards	Select the desired chip from the chip display. Key “1” corresponds to the leftmost chip with the lowest value. Key “2” selects the next highest value chip, and so on.
SPACEBAR	Repeat your most recent bet. Click SPACEBAR a second time to double your bet.
CTRL+Z (CMD+Z), DELETE, BACKSPACE	Undo your last bet. Hold for 3 seconds to remove all your bets.
ESC	When applicable, the ESC key can be used to: <ul style="list-style-type: none"> <li>• Exit full-screen mode</li> <li>• Close an open pop-up window (History, Help, Settings, etc.)</li> </ul>