

## GAMING GUIDE

# SPANISH 21

The object of Spanish 21 is for the player to draw cards that total 21 or less and come closer to 21 than the dealer.

All cards count at face value, except for jacks, queens, and kings which count as 10, and the ace which counts as either 1 or 11, as decided by the player. All "pip" tens are removed, therefore each deck has 48 cards and dealt using eight decks.

After the players have completed placing their bets, the dealer shall give each player two cards. The dealer shall receive two cards, one face up and one face down (the hole card). In addition to the regular bet, a player can make an optional "Match the Dealer" and/or "Match the Dealer Progressive" wager.

If the initial two cards are an ace and a ten value card, the hand is a "blackjack". If both the player and the dealer have blackjack, the player's hand is an automatic winner and is paid 3 to 2. After the players have received their initial two cards, they can choose to "stand" (draw no more cards), or take a "hit" (draws one or more cards). If the player's card total exceeds 21, they "break" and automatically lose. If a player's hand reaches 21 that hand shall be paid even money or greater based on bonus payoff odds (excluding when the dealer has blackjack). Players are responsible for the correct point total of their hands.

After all the players have finished drawing to their hands, the dealer shall expose their hole card. The dealer must draw an additional card if their point total is 16 or less and must stand if they have 17 or more.

If the dealer breaks, the remaining players who have not broken automatically win. If the dealer's point total is less than the player's point total, the player wins and receives even money on their wager. If the dealer's point total is more than the player's, the player loses. If the dealer and the player have the same point total, which is not 21 or a blackjack, the hand is a "push", and the player neither wins nor loses.

**Match the Dealer:** In order to play "Match the dealer" the player must make a regular Spanish 21 bet during the current hand of play. If the player's first and/or second card matches the dealer's up card, a bonus payout shall be issued.

One non-suited match.....	Pays 3-1
Two non-suited matches.....	Pays 6-1
One suited match.....	Pays 12-1
One non-suited match & one suited match.....	Pays 15-1
Two suited matches.....	Pays 24-1

**Splitting Pairs:** If the player's first two cards have the same value (including Aces) they may split them into two hands. The player must bet the same amount as their original wager on each hand formed by splitting the pair. The player must complete play on the first hand before continuing to the second hand and third hand. Hitting and doubling down of split hands, including Aces, is allowed.

**Doubling Down:** Players may double down on any total, on any number of cards. The player may make an additional wager up to the amount of their original wager. The player may also double down on any number of cards after a split. When doubling down, the player must draw a card and may only draw one card. Players may not double down on a two card 21. Soft doubling of 21 is allowed (three or more cards). If the dealer gets blackjack, the player shall only lose their original wager. After doubling down, players may choose to rescue (take back) the doubled portion of the bet and forfeit the original bet. The player may also rescue the doubled portion on a split hand.

**Insurance/Surrender:** If the dealer's face up card is an ace, the player may take insurance up to one-half of their wager. If the dealer has blackjack, the insurance wager pays at odds of 2 to 1. If the dealer does not have blackjack, the insurance wager loses. After the dealer checks for a blackjack, a player may surrender half their original bet on the first two cards only. Player's may not surrender against a blackjack.

**Bonus Payoffs:** All bonus payoffs are based on hands totaling 21. Splitting or doubling down voids any bonus payoff.

5 card 21.....Pays 3-2	6 card 21.....Pays 2-1
7+ card 21.....Pays 3-1	7+ card 21.....Pays 3-1
6-7-8 mixed suits .....Pays 3-2	6-7-8 same suit.....Pays 2-1
6-7-8 all spades.....Pays 3-1	7-7-7 mixed suits.....Pays 3-2
7-7-7 same suit.....Pays 2-1	7-7-7 all spades.....Pays 3-1

**Match the Dealer Progressive:** In order to play the "Match the Dealer Progressive" the player must make a regular Spanish 21 bet during the current hand of play. The player is not required to make a "Match the Dealer" wager to bet the "Match the Dealer Progressive." If the player's first and/or second card matches the Dealer's up card, a bonus payout shall be issued in an amount determined by the odds chart below.

Two Aces of Spades.....	100%
Two Suited Matches.....	10%
Non-Suited and Suited Match.....	Pays 11 for 1
One Suited Match.....	Pays 9 for 1
Two Non-Suited Matches.....	Pays 4 for 1
One Non-Suited Match.....	Pays 2 for 1

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