SPEARHEAD LTD

Blackjack
Game Rules

GAME RULES – BLACKJACK

Version history

Version	Date	By	Changes
0.1	02/02/2020	KC	First draft
0.2	28/04/2020	KC	Second draft
0.3	09/06/2020	TC	Content updated.
0.4	05/08/1992	PS	RTP Statement update

GAME RULES – BLACKJACK

Blackjack is an elegant, easy to use, multi-hand version of classic Blackjack.

The theoretical return to player through 1 billion simulated game plays is: 99.59%

Table limits (per hand)
- Minimum bet: 1.00**
- Maximum bet: 500.00**

**default, configurable per operator

PAYTABLE
- Blackjack pays 3:2
- Insurance pays 2:1
- Win 1:1
- Even Money 1:1
- Push the bet is returned

GAME RULES

- 6 standard decks of 52 cards are used without Jokers.
- Cards shuffle is based on a Fisher-Yates routine.
- The player's goal is to accumulate cards to get a total of 21 or as close to 21 as possible, without going over 21.".
- If the player's hand totals 21 or is closer to 21 than the dealer's hand without exceeding 21, the player wins.
- If the dealer's hand is higher than the player's hand(s), then the dealer wins.
- Hands of equal value to the dealer's are a Push, and the player's bet is returned.
- If the player's hand is 22 or higher (busted), the player loses regardless of the value of the dealer's hand.
- The player's hand automatically stands if it has a value of 21.
- The Dealer must stand on 17 or higher.
- The Dealer must draw cards to 16.
- Numbered cards (2-10) count as their face value.
- Aces count as either 1 or 11.
- 'Royals' (Kings, Queens & Jacks) count as 10.
- All suits are treated equally.
- The player selects how many hands they wish to play by allocating chips to either 1, 2 or 3 boxes.
- The dealer is dealt two cards and the player are dealt two cards for up to 3 hands.
- The player's cards are dealt face up.
- The dealer's first card is shown.
- The player can decide to Hit, Double, Split or Stand.
- The player may have the option to split, take even money or insurance (depending on what card the dealer has).
- If the player decides to Hit, Double or Split, the next card or cards dealt are counted toward those decisions.

- If a hand is bust or if the player decides to Stand then the next cards to be dealt are automatically dealt to the next hand or the dealer's hand (depending on which hand is being played).
- The player's total card value is highlighted in red when the player is dealt a card total value that exceeds 21 and when the player loses the game.
- When the player wins or gets a Push then the total card value is highlighted in green.
- When the dealer's hand is finished, the game round is completed.
- The cards are re-shuffled for each new game round.

GAME FEATURES

Blackjack
- A hand is considered Blackjack if a 10-value card and an Ace are initially dealt
- Blackjack pays 3:2.
- Blackjack always beats any other hand with a value of 21.

Insurance
- The player can buy Insurance if the dealer's first card is an Ace.
- Insurance costs half the initial bet.
- Insurance pays 2:1 if the dealer gets Blackjack.
- If the player takes Insurance but the dealer does not have Blackjack, the Insurance bet is lost and the game will continue for the initial hand bet.

Even Money
- The player can opt to take Even Money if the player has Blackjack, and the dealer's visible card is an ace.
- Even Money ends the hand and pays 1:1.
- The player may also click on X (decline) for any particular hand. If the Dealer does not have a blackjack, the player will be paid at normal relation of 3:2 for the Blackjack.

Splitting
- If you have two cards of the same value (i.e. paired, for example two 7s, two 10 valued cards, two face cards, etc.), you can choose to SPLIT them into two separate hands with an additional bet the same as the initial hand bet. Dealer will now deal one card for each of these two hands
- Only one split per hand is possible.
- After splitting, the player's hands are played one after the other.
- You may draw as many cards as you like on each split hand, unless you split 2 Aces (in which case, you receive only 1 additional card for each Ace).
- In a split hand, an Ace and a value 10 card are counted as 21, not Blackjack.

Double
- The player can double down after the first two cards (except after splitting two aces)
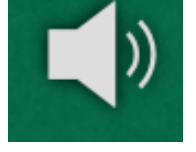- The double down bet is equal to the initial bet.

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- After doubling, the player is dealt one extra card after and then that hand automatically stands.

GAME FUNCTIONS

	DEAL BUTTON Click to start a game round at the current bet value.
	CHIP SELECT BUTTON Use the left/right arrows to scroll through the chips and click to select the desired value
	UNDO BUTTON Click to undo the previous bet
	DOUBLE BET Click to double the current bets
	CLEAR BET Click to clear all chips from the table
	HIT BUTTON Click to draw an additional card from the dealer
	STAND BUTTON Click to keep the current hand

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	SPLIT BUTTON Click to split the current hand	
	NEW BET Click to return to the Blackjack table and place a new bet	
	REBET BUTTON Click to place the same bet again and start a new game round	
	MENU BUTTON Click to open settings, paytable, game rules and history.	
	AUDIO BUTTON Click to toggle all audio on/off.	

GAME SETTINGS AND REGULATORY

Current time

The game client shows the current time at all times (in the bottom left of the screen). The time is acquired from the player's computer or device system clock.

Reality check

In case the operator does not provide this functionality, the player can choose to set a reminder for 30, 60 or 90 minutes from the settings menu. To access this, the player:

- Clicks/taps on the 'setting hamburger' icon.
- The settings, paytable, game rules, and close icons pop-up from the bottom of the screen. On mobile, the home and mute buttons are also visible.
- The player clicks/taps on the settings icon.
- The settings pop-up menu is displayed.

- Under 'Set Reminder', the player can select one of three possible options are enabled (30, 60 and 90 minutes).
- The player clicks/taps on 'Close' to return to the game.
- If the player is still playing after their chosen interval has been reached, then a pop-up is displayed with a text reminder and the stated time interval. The pop-up screen contains:
  - Notice of selected reminder time interval having been reached
  - Link to return to the game
  - Link to exit the game

ADDITIONAL INFORMATION

The following processes may be subject to the terms and conditions of the gaming site.

- The process of managing unfinished game rounds.
- The time after which inactive game sessions are automatically ended.

In the event of malfunction of the gaming hardware/software, all affected game bets and payouts are rendered void and all affected bets refunded.