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1. ROULETTE GAME RULES

1.1 Game Overview

The game of Roulette is played by spinning a small ball on a round wheel with thirty-seven numbered slots. When the wheel stops, the ball comes to rest in one of these slots. The object of Roulette is to correctly predict the slot in which the ball will land. By predicting the right number, you earn a payoff on your bet. The size of the payoff depends on the nature of the bet placed.

1.2 How to Play

Select the amount you would like to wager on a given spin by clicking the left mouse button on a chip, and dragging it and dropping it on the appropriate betting fields of the gaming table. To specify a bet that does not equal to an existing chip denomination, simply click on another chip denomination after placing your previous chip on the table. For example, to bet $30, click and drag the $25 chip and place it on the table, then click and drag the $5 chip and drop it on top of the $25 chip. Your total bet will be displayed in the "Current Bet" window. You may repeat your last bet by clicking on the "Last Bet" button. You MUST click the "Place Bet" button after you've finished dragging and dropping chips for the bets to be registered and valid.

If you place a wager that is lower than the minimum table bet limit, or higher than the table maximum, your bet amount will automatically be rejected by our servers. You can place many different kinds of bets on the Roulette table. Each type of bet covers a certain range of numbers, and each type has its own payoff rate. The short lines of three numbers each are called rows on the board, while the longer lines, each holding twelve, are called columns. The first five types of bets are all made on the numbered space or on the lines between them and are called inside bets, while the last three types are made on the special boxes below and to the left of the board and are called outside bets. The different types and payoffs for each bet type are summarized below:

1.3 Bet Type Explanation

Straight Up Place your chips directly on any single number (including zero).Split Bet Place your chips on the line between any two numbers (excluding zero).Street Bet Place your chips at the end of any row of numbers. A street bet covers three numbers. Corner Bet Place your chips at the corner where four numbers meet. All four numbers are covered. Line Bet Place your chips at the end of two rows on the intersection between them. A line bet covers all the numbers in both rows, for a total of six numbers. Column Bet Placing a chip in one of the boxes marked "2 to 1" at the end of the columns covers all the numbers in that column, for a total of twelve numbers. (The zero is not covered by any of the columns). Dozen Bet Placing a chip in one of the three boxes marked "1st 12," "2nd 12," or "3rd 12" covers those twelve numbers in the sequence of numbers 1 to 36.Red/Black, Even/Odd, 1 to 18/19 to 36 A chip placed in one of these six boxes on the board covers the 18 numbers on the board

as described in that box. (The zero is not covered by any of these boxes.) Each box covers eighteen numbers. Once a spin is complete, the winning number will be noted on the table with a highlighted colour.

1.4 Payoffs

1 Number 35 to 1
2 Numbers 17 to 1
3 Numbers 11 to 1
4 Numbers 8 to 1
6 Numbers 5 to 1
12 Numbers 2 to 1
18 Numbers 1 to 1

1.5 Chatting

To begin chatting, click on the white bar in the chat box at the bottom left-hand corner of the game screen. You may chat with others at the table by typing a message in the white bar and pressing Send. Your message and the messages of others will appear in the top part of the game window. Please refrain from using any language or discussing topics that others may deem offensive. Failure to comply with this rule may result in your account being blocked by our support team. If you feel that someone is abusing this rule, please send an e-mail to our support and we will look into it.

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2. BLACKJACK GAME RULES

2.1 Definitions and specifications

2.1.1 Definitions

Blackjack: An ace and an additional card with a point value of ten, dealt as the initial two cards to a player or the dealer.

Hard total or hard point count total: The total point count of a hand which contains no aces or which contains aces that are each counted as one in value.

Hole card: A card dealt face down to the dealer which remains face down until all the players other than the dealer have received all the cards they have requested.

Layout or table layout: The felt, cloth, or other material covering the playing surface of a blackjack table.

Soft total or soft point count total: The total point count of a hand containing one or more aces when one ace is counted as eleven in value.

2.1.2 Physical characteristics of the black jack table(s)

2.1.3 Blackjack shall be played on a standard 1450x800mm round cut table having with places for up to and no more than seven players on the one side and a place for the dealer on the other.

2.1.4 A blackjack table must have a discard rack. Tables are not equipped with a 'no peek' device. Card scanners can be used as an alternative to 'no peek' devices. If more than one black jack table is in play, tables must have an identifying number, assigned by the casino, on the surface of the table or a table accessory.

2.1.5 The following notices shall appear either on the table layout or on table signage clearly visible to every player at the table:

- **a.** One of these statements, in substantially this form: "dealer must draw to 16 and stand on all 17's," or alternatively, "dealer must draw to soft 17."
- **b.** "Blackjack pays 3 to 2" (substitute higher odds according to fact); and "Insurance pays 2 to 1" (substitute higher odds and restrictions on insurance according to fact).

2.1.6 The rules of the game must set forth:

- **a.** Minimum and maximum table betting limits, and if applicable, minimum and maximum table betting limits for special circumstances.
- **b.** If applicable, any restrictions on doubling down.
- **c.** If applicable, any restrictions on splitting aces or the number of cards which can be drawn to split aces.
- **d.** If applicable, any special payment schedule or payoff odds

2.1.7 Dealing shoes

A dealing shoe must be designed and constructed to maintain the integrity of the game. Dealing shoes and discard racks must be inspected each gaming day before cards are placed in them to ensure that the shoe or other device is not damaged, is operating properly, and has not been compromised in any manner which might affect the integrity of the game.

2.1.8 Cards

The values of the cards contained in a deck of cards are as follows:

- **a.** A card from 2 to 10 has its face value;
- **b.** A jack, queen, or king has a value of 10; and
- **c.** An ace may have a value of either 1 or 11 unless a value of 11 would give a player or the dealer a score in excess of 21, in which case it has a value of one.
- **d.** A standard blackjack deck shall contain 52 cards in four suits (hearts, diamonds, clubs, and spades) with each suit consisting of numerical cards from 2 to 10 and a jack, a queen, a king, and an ace.

2.2 Wagers

2.2.1 General Rules

Before the first card is dealt for a round of play, a player must make a wager. Wagers must be paid as winning wagers if any of the following events occur:

a. The sum of the values of the player's cards is 21 or less and the sum of the values of the dealer's cards is more than 21;
b. The sum of the values of the player's cards exceeds the sum of the values of the dealer's cards, and the sum of the values of neither the player's cards nor the dealer's cards exceed 21; or
c. The player has blackjack and the dealer does not.
d. Wagers will be lost whenever the player does not hold a winning hand, except when the value of the player's hand is equal to the value of the dealer's hand. The dealer will collect all losing wagers, except in the case of irregularities.

Except when splitting pairs, doubling down, or making an insurance wager, no wager may be increased, decreased, or withdrawn after the first card of a round has been dealt. All wagers at blackjack must be made in accordance with the gaming software from the player's available funds.

No wager shall be accepted by the system, increased or cancelled after the timer of the system has beeped indicating that the time for placing bets is over. At this stage the dealer calling the game shall announce "No More Bets". "No More Bets" shall be announced prior to the first card being drawn from the shoe.

After the last card is scanned and the result of the round is announced by the Dealer, the system automatically takes care for the wagers on the table the system shall collect all losing wagers and pay all winning wagers.

a. A minimum and maximum wager permitted is shown on the screen of the game.
b. Each player shall be responsible for the correct placement of their wager or wagers.
c. A wager may be rejected by the system prior to the cards being dealt due to it not placed on time, not meeting the minimum or maximum requirements or a failure to communicate with the gaming server.

2.2.2 Push and Exceptions

A wager is void and returned to the player when the sum of the value of the player's cards is equal to the sum of the value of the dealer's cards or when both the dealer and the player have blackjacks. A player's wager is lost if the dealer has a blackjack and the sum of the value of the player's cards is 21 and not a blackjack. A player's wager is lost when the values of both the player's cards and the dealer's cards exceed 21.

2.2.3 Payout of wagers

a. Winning wagers will be paid at odds of at least one to one with the exception of blackjack, which will be paid at odds of at least three to two.
b. When both the dealer and player's hand totals are equal, it is called push; neither wins nor loses.
c. If the player's hand total exceeds 21, he or she busts and loses his or her bet.

2.2.4 Handling of wagers

After a wager on the insurance line, a wager to double down, or a wager to split pairs has been confirmed by the game software, no player may handle, remove, or alter the wagers until the player's hand has been settled by the software.

2.2.5 Insurance wagers

If the first card dealt to the dealer is an ace, a player may make an insurance bet which wins if the dealer's hole card is a king, queen, jack, or ten and loses if the dealer's hole card is an ace, two, three, four, five, six, seven, eight, or nine. An insurance bet is made by placing a wager in an amount not more than half the amount staked on the player's initial wager. A player may bet an amount in excess of half the initial wager to the next unit that can be wagered, if because of the value of chip denominations, half the initial wager cannot be bet.

Insurance wagers must be placed immediately after the second card is dealt to each player, after the dealer's card is exposed, and before any additional cards, beyond the second card, are dealt to the dealer.

All winning insurance wagers must be paid at odds of two to one. All losing insurance wagers must be collected by the software immediately after the dealer checks the hole card for blackjack.

2.2.6 Doubling down

A casino may allow a player to double down on the player's hand, which is to make an additional wager, not exceeding the player's original wager, on the first two cards dealt to the player, or the first two cards of any split pair. One additional card only must be dealt to the hand on which the player has elected to double down. If a dealer obtains blackjack after a player doubles down, the dealer must collect only the amount of the original wager of the player and shall not collect the additional amount wagered in doubling down.

2.2.7 Splitting Pairs

If the first two cards dealt to a player are identical in value, the player may split the hand into two separate hands by making a wager on the second hand equal to the player's original wager. If a player splits pairs, the dealer must deal a second card to the first hand so formed and must complete the player's decisions on that hand before dealing cards to the second hand. After an additional card is dealt to a split pair, the player must stand, draw or double down. A player may not split pairs, including pairs of aces more than once. Player splitting aces will have only one card dealt to each ace. In the event of splitting aces where the player gets a second card with a value of 10, it will count as 21 and not Black Jack.

2.3 Card handling and manipulation

2.3.1 Inspection and presentation of cards

After receiving the cards at the table, the dealer must sort and inspect the cards. The dealer must ensure that the decks are complete, and that no cards are flawed, scratched, or marked in any way.

The dealer must spread out the cards, faced upward on the table, by deck, according to suit, and in sequence, in such a manner that each individual card can be identified. The casino surveillance system shall video record this process.

The dealer must inspect, present, shuffle, and place the cards into a shoe, if a shoe is to be used, only at the blackjack table where the cards will be dealt.

Any time cards have been removed from the playing surface of a blackjack table and are subsequently returned to any table for play, the dealer must re-inspect and present the cards in the manner described above.

2.3.2 The shuffle and reshuffle

Following presentation and inspection of cards, the dealer must turn the cards face downward on the table, mix them thoroughly using a "wash" or similar technique, shuffle them, and then stack them.

After each stack of cards is dealt, the dealer must reshuffle the cards so that they are randomly intermixed. A reshuffle of the cards must take place at the conclusion of the hand during which the cutting card is reached.

At the discretion of the casino, the dealer may reshuffle the cards after the conclusion of any hand.

2.3.3 Cut

a. After the cards have been shuffled, the dealer must personally cut the cards.
b. The person cutting the cards must cut the cards by placing the cutting card in the stack.
c. Once the cutting card has been inserted, the dealer must take all cards in front of the cutting card and place them on the back of the stack.
d. If a shoe is used, the cutting card must be reinserted into the stack of cards at any position desired by the player and the cards must then be placed into the dealing shoe for the beginning of play.
e. The cutting card shall be placed one deck from the back of the shoe.

2.3.4 Procedure for Dealing Cards

Cards may be dealt from a dealing shoe specifically designed for the purpose and located on the table to the left of the dealer. A dealer must remove cards from the shoe or the deck and then place them on the appropriate area of the layout.

At the beginning of a round of play, the dealer must, starting with the first player to the dealer's left and continuing clockwise around the table, deal the cards in the following order:

a. One card face upward to each player who has made a wager;
b. One card face downward or upward to the dealer;
c. A second card, face upward to each player who has made a wager; and
d. A second card faces downward to the dealer.

2.3.5 Burn Procedure

At the discretion of the casino, the dealer may burn one or more cards. A new dealer who comes to the table may also burn one or more cards before the new dealer deals cards to the players. At the discretion of a casino, the burn cards may be disclosed upon request.

At the discretion of the house the dealer may burn one or more cards. Cards will be burned in the following situations:

a. After each shuffle six cards are burned
b. Game errors, after Pitboss approval, three cards are burned
c. After each shuffle six cards are burned

2.3.6 The Play

a. After two cards have been dealt to each player and to the dealer, each player must double down, split pairs, stand, hit, or make an insurance wager.

b. A player must indicate their intention by selecting the appropriate action through the software controls for the game on the player's computer interface with the game.

c. The dealer must wait for a software signal of intention of the player before dealing additional cards to the player or before moving on to the next player, unless the player's card count is exactly twenty-one or exceeds twenty-one in which case the software will signal the dealer to move onto the next play. If there is no response from the player's side or the response time assigned to the player by the casino the dealer will be indicated by the software to move on to the next player without action on the earlier player's hand.

2.3.7 The Pickup

At the conclusion of a round of play, all cards on the layout must be picked up by the dealer so that they can be readily arranged to indicate each player's hand in case of question or dispute. Each dealer must consistently pick cards up in only one direction during any shift. The dealer must first pick up her cards and use them to pick up the players cards adding to the stack in her hand in opposite order of the initial deal direction or from right to left in such a manner that the dealer's cards will be located on the bottom of the discard stack when placed in the discard rack. After the pickup, all players' cards and the dealer's cards must be placed in the discard rack.

2.3.8 Dealer's Hole Card

The dealer may not look at, expose, nor permit the exposure of the face of the dealer's hole card until after all cards requested by the players have been dealt to them unless the dealer's face up card is an ace. If the dealer's face up card is an ace, the software will offer players the choice to buy insurance after the selected time for the operation is over the dealer will be signalled by the software to check if the hole card makes Blackjack.

2.4 Prohibited acts

2.4.1 No casino or other person may remove, add, or alter any cards except as provided by this rule, and no dealer or other employee of the casino shall permit any person to engage in such activity.

2.4.2 The dealer shall not look at, nor expose to any person, the face of a card before it is dealt.

2.4.3 No dealer or pit boss shall advise a player about game strategy nor recommend the proper play of a hand whilst the player has a wager still pending on the outcome of the hand.

2.4.4 Drawing of additional cards by players and dealers

A player may elect to draw additional cards if the player's hard point count total is less than 21. A player with blackjack or a hard or soft point count total of 21 may not be offered additional cards by the software.

A dealer must draw additional cards to the dealer's hand as signalled by the software until the dealer has 17 or more.

A dealer may not draw additional cards to the dealer's hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome.

2.4.5 It is only permitted for a player to wager on one hand per account.

2.5 Special betting feature

2.5.1 Bet behind Blackjack

Bet behind is a popular practice in some casinos and it allows for more players to enjoy the game even when they haven't found a place in a regular 7 players seating arrangement. Bet behind allows for more than one player to bet on the same hand of blackjack. While only one player controls the hand, additional players can make bets behind him. They will be paid off if the controlling player wins. While only 7 players would still be able to enjoy the full blackjack experience, any player waiting for a seat to become available can start betting behind the main players whilst they wait.

2.5.2 Key rules of bet behind:

- Players should be able to choose any already occupied seat to bet behind.
- Players can bet behind as long as there are 1 or more players seated and playing at the table.
- Bet behind will not be available to already seated players, and players betting behind are not allowed to take a seat and bet behind at the same time.
- Bet behind players will be able to make all bets up to the launch of the 'No more bets' message.
- Bets will be automatically sent for bet behind players. (No Confirm button)
- There will not be any limit on the number of players that can bet behind on a particular seat.
- Only the seated player can make decisions like hit, stand, split and double down except in the case of insurance.
- Insurance will be offered to all the players including bet behind players.
- Just as in a land-based Casino, chat will not be available for players playing behind.
- The player betting behind must decide what the system should do in all game decision situations via a message that appears when the player makes the first bets. The player that bets behind has two options:
  - **a.** Double the bets (follow the seated player's split and double downs)
  - **b.** Not to double the bets

If the BB player chooses to double the bets he will automatically do everything like the main player (double down and split).

If the BB player chooses **not** to double the bets and the main player does a split, the main players' right hand will be considered as the BB players one and only hand.

The player will not be asked twice about it during one session. If the player leaves the game and then returns, thereby starting a new session, the player will have the message displayed again and the result will be recorded for the new session.

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3. BACCARAT GAME RULES

3.1 Game Overview

Two hands are dealt in Baccarat - The Banker's hand and the Player's hand. Prior to each deal, the player wagers on whether the Player's hand or the Banker's hand will be closest to a total of 9. The

player also has the option to wager on a tie (i.e. both the banker's and player's hands total the same). 8 decks of 52 cards are used.

3.2 How to Play

Select the amount you would like to wager on a given hand by clicking the left mouse button on a chip and dragging it and dropping it on the "Player", "Banker" or "Tie" sections of the gaming table.

To specify a bet that does not equal to an existing chip denomination, simply click on another chip denomination after placing your previous chip on the table. For example, to bet $30, click and drag the $25 chip and place it on the table, then click and drag the $5 chip and drop it on top of the $25 chip. Your total bet will be displayed in the "Current Bet" window.

You may repeat your last bet by clicking on the "Last Bet" button. You MUST click the "Place Bet" button after you've finished dragging and dropping chips for the bets to be registered and valid.

If you place a wager that is lower than the minimum table bet limit, or higher than the table maximum, your bet amount will automatically be rejected by our servers. After each player has pressed the "Place Bet" button and/or the betting time period has expired, the Player and Banker are dealt two cards.

All tens and picture cards are worth zero, aces are worth 1, and all other cards are worth their face value. If the value of cards exceeds 9, then the value is adjusted by subtracting 10 from the total.

Example:

Hand + Hand = Total

9 + 7 = 16 = **6**

5 + 5 + 5 = 15 = **5**

10 + 9 = 19 = **"Natural" 9**

After the first two cards are dealt to both the Player and Banker, a third additional card may be dealt but the player does not ask for a third card. All additional cards are subject to a "Third Card Rule". No hand receives more than three cards.

When the Player and Banker hands equal the same total, the hand is declared a Tie and all bets (other than Tie bets) for that game are voided. If the value of the cards in either the Player's Hand or the Banker's Hand is an 8 or a 9 (a "natural") after receiving their initial two cards then no more cards shall be dealt to either hand.

If the value of the cards in either hand on the first two cards is 0 to 7 inclusive, the hands shall draw in accordance with the "Third Card Rules".

3.3 Third Card Rules

3.3.1 If the Player's two cards total:

Player's Hand Draw?

0-5 Player's hand must draw

6-7 Player's hand must stand
8-9 "Natural" (Both hands stand)

3.3.2 If the Banker's two cards total:

Banker's Hand Draw?

0-2 Banker's hand must draw
3-6 Third card to Player's hand determines draw or stand
7 Banker's hand must stand
8-9 "Natural" (Both hands stand)

When the Banker's third card decision depends on the third card drawn by the Player, the following rules apply:

Banker's Hand	Banker draws if Player has:	Banker does not draw if Player has:
3	1-2-3-4-5-6-7-9-0	8
4	2-3-4-5-6-7	0,1,8,9
5	4-5-6-7	0-1-2-3-8-9
6	6-7	0-1-2-3-4-5-8-9
7	Banker's hand must stand	Banker's hand must stand
8-9 "Natural"	Bank stands "Natural"	Bank stands

If the Player's hand stands on two cards (6,7), then a two card Banker hand totaling 3,4,5 must draw and a Banker hand totaling 6 must stand.

3.3.3 Payoffs Wager and Result Payoff:

- A winning Player hand wager 1 to 1
- A winning Banker hand wager .95 to 1
- A winning Tie wager 8 to 1

3.4 Chatting

To begin chatting, click on the white bar in the chat box at the bottom left-hand corner of the game screen. You may chat with others at the table by typing a message in the white bar and pressing Send.

Your message and the messages of others will appear in the top part of the game window. Please refrain from using any language or discussing topics that others may deem offensive. Failure to comply with this rule may result in your account being blocked by our support team. If you feel that someone is abusing this rule, please send an e-mail to our support and we will look into it.

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