

## Game Objective

The objective of First Person Blackjack is to achieve a higher card count than the virtual dealer, but without exceeding 21. The best hand is Blackjack — when the sum of values of the first two dealt cards is exactly 21.

- Played with 8 decks.
- Cards shuffled before each game.
- Dealer always stands on 17.
- Surrender and keep half of your main bet.
- Double on any two initial cards.
- Split initial cards of equal value.
- Only one Split per hand.
- Single card dealt to each Split Ace.
- No Double after Split.
- Insurance offered when dealer shows an Ace.
- Blackjack pays 3 to 2.
- Insurance pays 2 to 1.
- Push game when hands tie.

## Game Rules

The game is played with 8 standard 52-card decks. Card values 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.

Five hands are available. You can place your bets on one or multiple hands. After you have placed your bets, click/tap the DEAL NOW button to start the dealing. Dealing starts from the hand closest to the 'shoe' and continues clockwise, ending with the virtual dealer. One card is dealt face-up to each hand and the virtual dealer. Afterwards, the second card is dealt face-up to each hand and the last card is dealt face-down to the virtual dealer. The value of each initial hand is displayed next to the cards for each hand.

### **Blackjack**

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

### **Insurance**

If the virtual dealer's upcard is an Ace, you are given the option to purchase insurance to offset the risk that the virtual dealer has Blackjack — even when you have Blackjack yourself. The amount of insurance equals half of your main bet, and the insurance bet is settled separately from the bet on your hand. The virtual

dealer's downcard is then checked for Blackjack. If there is no Blackjack, the round continues. If the virtual dealer has Blackjack, but you don't, the virtual dealer's hand wins. If you both have Blackjack, the game ends in a push and your bet is returned. Note that when the virtual dealer's upcard is a 10 or face card, you will not be given the option to purchase insurance, and the virtual dealer's downcard will not be checked for Blackjack.

## **Surrender**

After the first two cards are dealt and the virtual dealer does not have Blackjack, you will have the option to surrender. If you decide to surrender, the game for that hand will end and half of your main bet will be returned.

## **Double, Hit or Stand**

When the virtual dealer does not have Blackjack upon checking the two initial cards, players are given the chance to improve the values of their hands in turn by choosing to have further cards dealt.

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

## **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 equal to the main bet. After a second card is dealt to both of your hands, you can improve the value of these two hands by deciding to Hit. Again, you can choose to Stand once you are satisfied with the value of your two hands. However, if you Split an initial pair of Aces, you will receive only one additional card per hand with no option to Hit.

## **Outcome**

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

When decisions have been made for all hands, the virtual dealer's downcard is revealed. The virtual 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 virtual dealer's hand or when the dealer busts. If the hand value is the same, the game round ends in a push and your bet is returned.

Blackjack is only possible using the two cards in the initial two-card deal. 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.

## Side Bets

This First Person Blackjack game also includes optional side bets — Any Pair and 21+3. Please note that the main bet is required to place side bets. You have the chance to win on any side bet whether you later win or lose on your main bet.

### Any Pair

The **Any Pair** side bet gives you a chance to win if your first two cards comprise any pair — for example, two Queens, two Aces or two 3s. There are two types of pairs, each with a different payout:

- **Suited Pair** — same suit, e.g. two Aces of Spades.
- **Pair** — any pair, different suits of the same or a different colour, e.g. Queen of Hearts + Queen of Clubs.

### 21+3

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

- **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 3 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.

## Payouts

- Blackjack pays 3:2.
- Winning hand pays 1:1.
- Insurance pays 2:1.

### Any Pair

Hand	Payout
Suited Pair	25:1
Pair	8:1

### 21+3

Hand	Payout
Suited Trips	100:1
Straight Flush	40:1
Three of a Kind	30:1

Hand	Payout
Straight	10:1
Flush	5:1

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 — 99.29%.
- Any Pair bet — 96.30%.
- 21+3 bet — 96.30%.

## 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.

### First Person Blackjack **\$1–5,000**

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



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.



If your balance is too high to be reflected in the CHIP DISPLAY, the CHIP PLAQUE will appear.



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.

After you have placed a valid bet, click/tap the DEAL NOW button to start the dealing.



The REBET button allows you to repeat all your bets from the previous game round. This button becomes available after every game round. The REBET button will change to DEAL NOW if you choose to place new bets or after you have clicked/tapped the REBET button.



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.

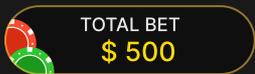


You can click/tap the UNDO button repeatedly to remove bets, one by one, in the reverse order of which they were placed. You can clear all your bets by holding the UNDO button.

Note that bets can only be removed before the DEAL NOW button has been clicked/tapped.



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, Split or Surrender) will be displayed at your seat, and only those options currently available to you will be enabled.

The decision options are represented as follows:

HIT: Green button with the "+" sign.



STAND: Red button with the "-" sign.



DOUBLE: Orange button with the “2x” sign.



SPLIT: Blue button with the opposing arrows sign.



SURRENDER: Grey button with white flag sign.



## 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.

## 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.

## 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.



## Disconnection Policy

Should disconnection occur after a bet is placed but before the DEAL NOW button is clicked/tapped, your bet will be returned after reconnecting.

If connection is lost after the DEAL NOW button is clicked/tapped while making a decision, after reconnection the game will be resumed. If reconnection does not occur within 20 minutes, the auto decision — Stand — will be performed and the game will be settled.

## Shuffling

Cards will be shuffled before each game round.

## More Games

The Go Live button can be selected at any time.



Clicking/tapping the Go Live button will take you directly to the Live Blackjack table.

The Lobby button can be selected at any time from any game.



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

## 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.

KEY	FUNCTION
SPACEBAR	Repeat your most recent bet. Press SPACEBAR a second time to start the game.
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>