

DIVISION 15 - PONTOON

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1.0 Interpretation

In this division unless the contrary intention appears:

“**Box**” means an area on the pontoon table layout designated for the placement of wagers;

“**Hard Total**” means the point total of a hand which contains no aces or which contains one or more aces, each of which is counted as 1 in value;

“**Initial Deal**” means the dealing of the first two cards to each player and the first card to the dealer;

“**Insurance Wager**” means an optional additional wager which may be made by a player in accordance with section 10;

“**Pontoon**” means an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer;

“**Round**” means a period of play beginning when the first card is removed from the shoe by the dealer and ending when all the cards are collected by the dealer and placed in the discard rack;

“**Soft Total**” means the point total of a hand containing an ace when the ace is counted as 11 in value; and

“**Surrender**” means the dealer’s offer to the player of the option to forfeit half the player’s original wager, after any interim settlement, and prior to any further cards being dealt where the dealer has a jack, queen, king or ace as a first card.

2.0 Application

The rules contained in this division, together with the general rules contained in Division 1, shall apply to the game of pontoon.

3.0 Table Layout and Equipment

3.1 Pontoon shall be played at a table having on one side up to seven boxes for the players and on the opposite side a place for the dealer. Each pontoon table shall have a drop box attached to it.

3.2 The layout cloth covering the pontoon table shall:

- (a) have areas designated for the placement of wagers;
- (b) bear inscriptions to the following effect:
 - (i) pontoon pays 3 to 2,
 - (ii) dealer must draw to a hard total of 16 or a soft total of 17, and
 - (iii) insurance pays 2 to 1; and
- (c) be marked in a manner substantially similar to that shown in appendix 1.

3.3 The following equipment shall also be used in the game:

- (a) four to eight 48 card decks (having had the four tens removed from each deck i.e. ten of hearts, diamonds, spades and clubs);
- (b) one or (at the option of the casino operator) two cutting cards;
- (c) a card shoe capable of holding all of the cards used in the game;
- (d) a discard rack capable of holding all of the cards used in the game; and
- (e) at the option of the casino operator, an automatic shuffler capable of holding four to eight 48 card decks of cards.

3.4 Where an automatic shuffler is used, two sets of four to eight 48 card decks, each set a different colour, shall be used in the game.

4.0 Playing Cards

4.1 The point value of the playing cards used in the game shall be as follows:

- (a) a card from two to nine inclusive shall have its face value;
- (b) a jack, queen or king shall have a value of 10; and
- (c) an ace shall have a value of 11 except:
 - (i) where that would give a player or the dealer a point total of more than 21, in which case it shall have the value of 1, or
 - (ii) when doubling down, in which case any ace contained in the player's initial deal shall have the value of 1.

4.2 No player or spectator shall handle, alter or withdraw any card used in the game, except as expressly permitted by these rules, and no dealer or other person shall permit a player or spectator to do so. The dealer shall at all times deal the cards.

5.0 Wagers

5.1 Before the first card is dealt in a round, each player shall make a wager against the dealer which shall:

- (a) win if the player's point total is less than 21 and the dealer's exceeds 21;
- (b) win if the player's point total exceeds the dealer's without either exceeding 21;
- (c) win if the player achieves pontoon;
- (d) win if the player's point total is 21;
- (e) except as provided in subparagraphs (c) and (d), constitute a stand off if the player's point total is the same as the dealer's;
- (f) lose if the player's point total exceeds 21;
- (g) lose if the dealer's point total exceeds the player's without either exceeding 21.

5.2 All wagers shall be made by placing chips, with the smaller denomination chips on top, in the appropriate wager area of the pontoon layout.

5.3 Orally declared wagers shall be accepted only when accompanied by chips and if the dealer has enough time to place the wager on the layout before "No more bets" is called.

5.4 All winning wagers made in accordance with rule 5.1 shall be paid at odds as outlined in section 11.

5.5 Except as expressly permitted by these rules, once the dealer has called “No more bets” and the first card of any round has been removed from the shoe, no player shall:

- (a) make any wager; or
- (b) handle, alter or withdraw any wager until a decision has been made and implemented with respect to the wager,

and no dealer or other person shall permit any player to do so.

5.6 Except as expressly permitted by these rules, once an optional wager (being an insurance, double down or split pairs wager) has been made and has been confirmed by the dealer, no player shall handle, alter or withdraw such wager until a decision has been made and implemented with respect to it, and no dealer or other person shall permit any player to do so.

5.7 No player shall handle, alter or withdraw a losing wager. Except as expressly permitted by these rules, a winning wager may not be collected until the dealer has completed the payment of all winning wagers in the box.

5.8 The casino operator may limit any person:

- (a) who has not made a wager on the first round of a shoe; or
- (b) who, after placing a wager on a round, declines to place a wager on any subsequent round,

to wagering only the amount of the minimum wager applicable to the table until the cards are reshuffled and a new shoe is begun.

6.0 Opening of Table for Gaming

6.1 After receiving the designated number of decks of cards at the table, both the dealer and the game supervisor shall sort and inspect the cards independently of each other, ensuring the removal of all tens (10s) from the decks.

6.2 After the cards have been inspected they shall be spread out face up on the table for visual inspection by the first player(s) to arrive at the table. The cards shall be spread out in horizontal fan-shaped rows by deck according to suit and sequence. The cards in each suit shall be laid out in sequence within the suit.

6.3 After the first player has or players have had an opportunity to inspect the cards visually, the cards shall be turned face down on the table and then:

- (a) chemmy shuffled (washing of the cards);
- (b) stacked; and
- (c) riffle shuffled.

6.4 Notwithstanding rule 6.2, when an automatic shuffler is used, each set of four to eight 48 card decks of cards may be loaded into the automatic shuffler without visual inspection by any player, after having first been:

- (a) chemmy shuffled;
- (b) stacked; and
- (c) riffle shuffled.

7.0 Shuffle and Cut of Cards

7.1 The cards shall be shuffled so that they are randomly intermixed:

- (a) immediately before the start of play;
- (b) when the cutting card or the first of the cutting cards, as the case may be, is drawn as the first card of the new round;
- (c) at the end of the round during which the cutting card or the first of the cutting cards, as the case may be, appears otherwise than as the first card;
- (d) at the discretion of the casino supervisor following any period during which the table has been vacant;
- (e) at the direction of a game supervisor or casino supervisor where there is reason to suspect that the randomness of the shuffle has been compromised; and
- (f) if any card has been exposed prior to the cards entering the shoe.

7.2 After the cards have been shuffled they shall be cut. The dealer shall offer the stack of cards, with the backs facing away from him/her, to the seated players for cutting.

7.3 The player to cut the cards shall be seated and be:

- (a) the first player to the table immediately before the start of play; or
- (b) the player on whose box the cutting card or the first of the cutting cards, as the case may be, appeared during the previous round of play; or
- (c) the player at the farthest point to the right of the dealer if the cutting card or the first of the cutting cards, as the case may be, appeared in the dealer's hand during the previous round of play; or
- (d) the player at the farthest point to the left of the dealer if the cards are being shuffled and cut as a result of having been introduced into the game under rule 7.7.

- 7.4 If the player designated in rule 7.3 declines to cut the cards the cut shall be offered to each other seated player, moving clockwise around the table, until a seated player accepts the cut. If no such player does so a casino employee shall cut the cards.
- 7.5 The person designated by rule 7.3 or 7.4 shall cut the cards by placing the cutting card or one of the cutting cards, as the case may be, into the stack at least one deck in from either end.
- 7.6 When the cutting card has been inserted into the stack the dealer shall take all of the cards in front of the cutting card and place them at the back of the stack, and then insert the cutting card into the stack no more than half way in from the back of the stack. If two cutting cards are being used the second shall be placed at the back of the stack. The stack of cards shall then be placed in the card shoe for the commencement of play.
- 7.7 The casino operator may, after any round, direct that the cards be replaced, in which event the new cards shall be checked, shuffled and cut in accordance with sections 6 and 7.

8.0 Dealing of Cards

- 8.1 After the cards have been shuffled the dealer may, at the option of the casino operator, draw and discard face down the first card of the shoe before the start of the first round. Players may upon request view the card that was drawn and discarded.
- 8.2 Before the start of each round the dealer shall call "No more bets", and then, starting on the dealer's left and continuing clockwise around the table, deal the cards in the following order:
- (a) one card face up to each box on the layout containing a wager or wagers;
 - (b) one card face up to the dealer;
 - (c) a second card face up to each box containing a wager or wagers.
- 8.3 After the initial deal the dealer shall, starting with the player at the farthest point to the dealer's left and continuing clockwise around the table, announce the player's point total and allow each player in turn to indicate whether he/she wishes to double down, split pairs, stand (i.e. have no further cards) or draw (i.e. take further cards).
- 8.4 As each player indicates his/her decision or decisions the dealer shall deal face up whatever additional cards are required to give effect to the decision and shall announce the point total of the player's hand after each additional card is dealt.
- 8.5 After the decisions of each player have been completed and any additional cards required have been dealt, the dealer shall deal a second card face up to his/her hand. Any additional cards to the dealer's hand shall then be dealt face up, after which the dealer shall announce his/her point total.

- 8.6 At the end of a round the dealer shall collect all of the cards remaining on the layout in order and in such a way that the hands can readily be reconstructed in the event of a question or dispute, and place them face down in the discard rack.
- 8.7 Subject to rule 8.8, whenever the cutting card or the first of the cutting cards, as the case may be, is reached during a round, the dealer shall continue dealing the cards until that round is completed, after which the cards used in the game shall be reshuffled.
- 8.8 Whenever the cutting card or the first of the cutting cards, as the case may be, is drawn as the first card of a new round, the cards shall be reshuffled immediately.
- 8.9 Each player at the table shall be responsible for computing the point total of his/her hand correctly and no player shall be entitled to rely on the point total announced by the dealer.
- 8.10 No player or spectator may, at or near a pontoon table, use any writing implement except with the consent of the casino operator.

9.0 Interim Settlement and Surrender

Interim Settlement

- 9.1 If a player achieves pontoon, the dealer, on completion of the initial deal, shall pay the pontoon at odds of 3 to 2 and remove the player's cards to the discard rack before any further cards are dealt, regardless of the value of the dealer's first card.
- 9.2 If a player has a point total of 21, the dealer (regardless of the value of the dealer's first card) shall pay the wager at the appropriate odds as outlined in rule 11.1 and remove the player's cards to the discard rack before any further cards are dealt, except in the case of a Super Bonus win as outlined in rule 11.2.

Surrender

- 9.3 On completion of the initial deal, when the dealer's first card is an ace, king, queen or jack, the dealer shall offer players, who have not been paid out for winning wagers, the option to surrender before drawing a second card to the dealer's hand.
- 9.4 When the dealer achieves pontoon the surrender option shall be void on all players' hands and the players shall lose their entire wagers.
- 9.5 When the dealer does not achieve pontoon, players accepting the surrender option shall forfeit half their wager at the completion of the dealer's hand.
- 9.6 All players wagering on the box are bound by the decision of the player who is in control of the box in relation to the decision to surrender.

10.0 Insurance

- 10.1 If the dealer's first card is an ace, each player who has made an initial wager pursuant to rule 5.1 may make an insurance wager in accordance with these rules, which, subject to the rules, shall win if the dealer's second card is a king, queen, or jack and lose if the dealer's second card is an ace or a 2 to 9 inclusive.
- 10.2 Subject to rule 10.1 players who have achieved pontoon shall not be eligible to place an insurance wager.
- 10.3 If the dealer's first card is an ace the dealer shall complete the initial deal and then:
- (a) announce the word "Insurance" in a clearly audible voice; and
 - (b) at the same time run a hand along the insurance line.

Players may then make an insurance wager by placing, before any further cards are dealt, the amount of the wager on that part of the insurance line corresponding to the box in which the player's initial wager was placed.

- 10.4 The amount of an insurance wager shall be:
- (a) not more than half the amount staked in the player's initial wager; and
 - (b) such that, if the wager wins, the dealer will be able to effect payment in chips.
- 10.5 All winning insurance wagers shall be paid at odds of 2 to 1.
- 10.6 All losing insurance wagers shall be collected by the dealer immediately after the dealer's second card is drawn and before any additional cards are drawn.
- 10.7 Notwithstanding the other provisions of these rules, if the hand in relation to which an insurance wager was made is voided for any reason the insurance wager shall also be void.

11.0 Payout Odds

- 11.1 Winning pontoon wagers shall be paid as shown in the following table:

| RESULT | ODDS |
|----------------------------------|--------|
| Pontoon | 3 to 2 |
| 5 cards totalling 21 | 3 to 2 |
| 6,7,8 mixed suits | 3 to 2 |
| 7,7,7 mixed suits | 3 to 2 |
| 6 cards totalling 21 | 2 to 1 |
| 6,7,8,same suits (except spades) | 2 to 1 |
| 7,7,7 same suits (except spades) | 2 to 1 |
| 7 or more cards totalling 21 | 3 to 1 |
| 6,7,8 all spades | 3 to 1 |

| | |
|--------------------------|--------|
| 7,7,7 all spades | 3 to 1 |
| All other winning wagers | 1 to 1 |

11.2 Super Bonus winners shall be paid as shown in the following table:

| RESULT | ODDS |
|---|--|
| Super Bonus 7,7,7 same suit and dealer's first card any 7 | \$1000 if bet \$2 to \$24, \$5000 if bet \$25 or greater. |

11.3 All wagers, (winning, losing or forfeited), other than the Super Bonus winner(s) on the round of play in which there is a Super Bonus winner as in rule 11.2, shall receive a bonus payment of \$50.

11.4 Super Bonus payments are made in addition to the odds displayed in rule 11.1.

12.0 Doubling Down

12.1 A player may elect to double down on the first two cards dealt to him/her, or on the first two cards of any split pair (except when splitting aces), or any hand with a point total of less than 21 formed with a third or subsequent card.

12.2 When doubling down, any ace contained in the player's initial deal shall have the value of 1.

12.3 To double down the player shall make an additional wager of:

- (a) not more than the amount of his/her original wager; but
- (b) at least the amount of any minimum wager increment displayed at the table pursuant to rule 9.5 of division 1.

12.4 Only one additional card shall be dealt to a hand on which the player has elected to double down. That card shall be dealt face up and placed sideways on the layout.

12.5 Subject to rule 12.6, where a player elects to double down, the original wager and any additional double down wager made on the player's hand shall win, lose or constitute a stand off in accordance with subparagraphs (a) to (g) of rule 5.1, and shall be paid at odds of 1 to 1 if they win and not be eligible for payout odds and Super Bonus odds as set out in rules 11.1 and 11.2 respectively.

12.6 Where a player elects not to double down in line with the player controlling the box, the player's winning hand shall be paid at the payout odds and Super Bonus odds as set out in rules 11.1 and 11.2 respectively.

12.7 If the dealer achieves pontoon after a player has doubled down, the dealer shall collect only the amount of the player's original wager but not the additional amount wagered in doubling down.

12.8 Where the point count of the hand on which a player has doubled is not more than 21 and before any further cards are drawn, the player may elect to withdraw the doubled portion of the wager, thus forfeiting his/her original wager. Each player wagering on the betting area may make the decision to play or forfeit, irrespective of the decision made by the player controlling the box.

13.0 Splitting Pairs

13.1 A player may elect to split pairs, i.e. to divide his/her hand into two separate hands, when the initial two cards dealt to him/her are both aces or both cards of the same value.

13.2 A player wishing to split pairs shall make an additional wager on the second hand so formed in an amount equal to that of his/her original wager.

13.3 When a player splits pairs, the dealer shall deal a second card to the first of the hands so formed and shall complete the player's decisions with respect to that hand before proceeding to deal any cards to the second hand.

13.4 After a second card is dealt to a split pair, the dealer shall announce the point total of the hand and each player shall indicate whether he/she wishes to stand, draw, split or double down with respect to the hand, subject to the following:

(a) a player may split pairs a second time if, having split the original hand, a card from the original hand and the next card dealt to it are both cards of the same value, and the provisions of rules 13.2, 13.3 and 13.4 shall apply accordingly, except that no more than three hands per box may be formed in any round;

(b) aces may be split only once. A player splitting aces shall have only one card dealt to each ace and may not receive any additional cards. The card dealt to a split ace shall be placed sideways on the layout;

(c) a player splitting aces or pairs of cards with a point value of 10 shall not be capable of achieving pontoon from those cards.

13.5 Where a pair has, or pairs have, been split in conformity with these rules the hands so formed shall be completed under the terms of section 14, subject to the rules contained in this section. Subject to rule 13.6, wagers made on the hands shall win, lose or constitute a stand off in accordance with subparagraphs (a) to (g) of rule 5.1, and shall be paid at odds as stated in rule 11.1.

13.6 Super Bonus odds as stated in rule 11.2 are not applicable on any hand of split pairs.

13.7 If the dealer achieves pontoon after a player has split pairs, the dealer shall collect only the amount of the player's original wager but not the additional amount or amounts wagered in splitting pairs.

13.8 Should the player's original wager win in accordance with rules 5.1(d) and 9.2 and the dealer achieves pontoon, the dealer shall collect the amount equivalent to the original wager from any losing hand(s) of the player(s).

14.0 Drawing of Additional Cards

- 14.1 A player may elect to draw additional cards whenever the point total of his/her hand is less than 21, except that:
- (a) a player achieving pontoon or a hard or soft total of 21 may not draw additional cards;
 - (b) a player electing to double down shall draw one and only one additional card;
 - (c) a player electing to split aces shall only have one card dealt to each ace, and may not elect to receive additional cards;
 - (d) subject to subparagraph (b), a player with a point total of 11 or less in his/her hand shall be required to draw a further card until the hand has a point total of 12 or more.
- 14.2 If a player's point total exceeds 21, that hand shall lose and the dealer shall immediately collect all wagers on that box, and collect the cards and place them in the discard rack.
- 14.3 Except as provided in rule 14.4, additional cards shall be drawn to the dealer's hand until a hard total of 17, 18, 19, 20 or 21 or a soft total of 18, 19, 20 or 21 has been reached, at which point no additional cards shall be drawn.
- 14.4 No additional cards shall be drawn to a dealer's hand, regardless of the point total, if decisions have been made on all players' hands and the additional cards would have no effect on the outcome of the round.

15.0 Wagering on Boxes

- 15.1 The casino operator may permit up to three players to wager on any one box.
- 15.2 The casino operator may direct that the total of all players' wagers on any one box shall not exceed the table maximum, or that the total of the wagers of any particular player or players on any one box shall not exceed the permitted maximum. Where the casino operator issues such a direction a sign stating the box maximum and/or player maximum, as the case may be, shall be displayed at the gaming table.
- 15.3 Whenever more than one player wagers on a box:
- (a) the player seated at the playing area shall have the exclusive right to make the decisions with regard to the cards dealt to the box;
 - (b) the seated player shall place his/her wager in that portion of the box closest to the dealer's side of the table and the other players shall place their wagers immediately behind and in a straight line with the wager of the seated player;
 - (c) if the seated player decides to double down, as provided in rule 12.1, the other players with a wager on the hand may also elect to double down in accordance

with section 12, but shall not be required to do so. In any event, only one additional card shall be dealt to the hand on which the election to double down was made;

- (d) whenever the seated player elects to split pairs, each of the other players with a wager on the hand may either make an additional wager as provided in section 13 to cover both of the pairs resulting from the split, or designate the hand resulting from the split to which he/she wishes his/her original wager to apply before any further cards are dealt;
 - (e) if the seated player declines the option to double down or split, the other players shall not be entitled to make an additional wager and shall abide by the decision;
 - (f) each player shall have the right to make an insurance wager as provided in section 10.
- 15.4 The casino operator may permit a player to wager on more than one box at a pontoon table, provided that and for so long as there are sufficient places at pontoon tables with equivalent limits operating in the casino to accommodate patron demand. The casino operator may determine the number of additional boxes a player may wager on pursuant to this rule.
- 15.5 In the case of full patronage, and where approval has been given pursuant to rule 15.1 or 15.4, a seated player may wager on more than one box at a pontoon table but shall be entitled to make the decisions only with respect to the box at which he/she is seated.
- 15.6 Where a player is permitted to wager on more than one box he/she shall make at least the minimum wager on each box played.

16.0 Irregularities

- 16.1 A card found turned face up in the shoe shall be removed from play and placed in the discard rack.
- 16.2 A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.
- 16.3 An exposed card dealt in error to the dealer's completed hand, or left exposed subsequent to the completion of a reconstruction of a hand, or hands, shall be removed from play and placed face down in the discard rack.
- 16.4 If, after the initial deal, a card is drawn in error and exposed to any person, that card shall be dealt to a player or the dealer as though it were the next card from the shoe. Any player refusing to accept the card shall not have any additional cards dealt to his/her hand during that round. If the card is refused by the players it shall become the dealer's second card.
- 16.5 Subject to these rules, should any error occur during any round due to the incorrect dealing or placement of a card or cards, every effort shall be made to reconstruct the round in such a way as to cause the sequence of cards dealt to be as it should have been

had the error not occurred and, in the event that a reconstruction takes place, the casino operator and the players shall abide the consequences.

Should it not be possible to reconstruct the round:

- (a) the casino operator shall declare either the hand or hands affected by the error void; and
- (b) unless all of the players' hands are void pursuant to this rule, the dealer's hand shall be reconstructed to the extent possible and (if necessary) completed by the drawing of further cards.

Where a hand is voided under this rule the cards dealt to it shall be removed to the discard rack and any wagers on it shall be void and be returned to the player or players concerned.

All hands dealt subsequently to any such error shall stand as dealt.

- 16.6 If a player who has made an initial wager in accordance with rule 5.1 is not present to act on that hand, and there is no other player who is entitled to make any decision with regard to the hand, the casino operator may direct that further cards be dealt to the player's hand until the hand has a point total of 12 or more.
- 16.7 If there are not enough cards remaining in the card shoe to complete a round, all of the cards in the discard rack shall be shuffled, cut and placed in the shoe in accordance with section 7 and the round shall be completed using the shuffled cards, which shall be used (subject to these rules) in the subsequent rounds.
- 16.8 If any card is found to be damaged in the course of a game it shall be replaced at the end of the round.
- 16.9 If the cards are not reshuffled following the exposure of the cutting card as provided by rules 8.7 and 8.8, a shuffle shall take place immediately after the end of the round.
- 16.10 If the cutting card is found not to have been inserted into the cards after the shuffle, the cards shall be removed from the shoe and reshuffled at the end of the round.
- 16.11 If the dealer has failed to offer a player the opportunity to make an insurance wager in accordance with section 10 and the dealer's omission is noticed before the dealer has dealt the second card to the dealer's hand the player shall still be entitled to make an insurance wager.
- 16.12 If the dealer has failed to offer a player the option to surrender in accordance with section 9 and the dealer's omission is noticed before further cards have been dealt to the player or before the dealer has dealt the second card to the dealer's hand, the player shall still be entitled to surrender.