
STATUTORY INSTRUMENTS

1994 No. 2899

The Gaming Clubs (Bankers' Games) Regulations 1994

Blackjack

7.—(1) In this regulation, “blackjack” means that version of the card-game of pontoon or vingt-et-un in which—

- (a) one player (the banker) plays against each of two or more other players (the opposing players), cards being dealt to each of the players;
- (b) the cards are dealt from a shoe containing a shuffled stack of cards consisting, at the commencement of any series of games, of four or six standard packs of playing cards of fifty-two cards each;
- (c) the cards are dealt face upwards so as to be disclosed immediately to all the players;
- (d) one card only is dealt to the banker initially in any game and it is dealt before any opposing player is required to decide, after considering the first two cards dealt to him, whether himself to take a third or any subsequent card;
- (e) an opposing player is not required to take a third or any subsequent card in any circumstances other than those mentioned in paragraph (8) below;
- (f) an opposing player, if he achieves a score of 21 with a hand of two cards only, is not permitted to take any further card or cards;
- (g) the banker is required to take further cards, one by one, until he has a score of more than 16 and is not permitted to take a further card once he has such a score; and
- (h) for the purpose of scoring the cards have the values mentioned in paragraph (11) below.

(2) Section 13(1) of the Act shall not have effect in relation to a game of blackjack which is played on premises in respect of which a licence under the Act is for the time being in force, if the game is so played as to comply with the following provisions of this regulation.

(3) Any wager in relation to the game shall be made with the banker and the bank shall be held by the holder of the licence, or by a person acting on his behalf in pursuance of a contract of service made between the holder of the licence and that person.

(4) No person other than the holder of the licence shall have any share or interest in the bank.

(5) Subject to the following provisions of this regulation, any wager in relation to the game shall be made with the banker by an opposing player; shall be made before any cards are dealt in the game; and shall be a wager (hereafter in this regulation referred to as an “initial wager”) that the person wagering will get a score not exceeding 21, and—

- (a) the banker’s score will exceed 21; or
- (b) the person wagering will get a higher score than the banker; or
- (c) if the person wagering and the banker should both get a score of 21, the person wagering will get it with a hand of two cards only and the banker will not:

but the wager shall be subject to the limitation that it will be treated as void (instead of being lost) if the person wagering and the banker both get the same score of less than 21, or both get a score of 21 with a hand of two cards only, or both get a score of 21 with more than two cards.

(6) The odds payable, if the initial wager is won, shall—

- (a) where the person wagering gets a score of 21 with a hand of two cards only, be 3 to 2; and
- (b) in any other case, be 1 to 1.

(7) Where the first card dealt to the banker is an Ace and the first two cards dealt to an opposing player give a score of 21, nothing in paragraph (5) above shall prevent that player from wagering with the banker a stake equivalent to not more than half the amount staked on his initial wager that the banker's second card will have a value of 10; and a wager under this paragraph, if won shall be payable at odds of 2 to 1.

(8) Where two cards only have been dealt to an opposing player and they give a score of 9, 10 or 11, nothing in paragraph (5) above shall prevent that player from doubling the amount of his initial stake, on the condition that he is to receive for his hand a third card and no more.

(9) Where two cards only have been dealt to an opposing player in respect of a hand (whether a hand originally dealt to that player or a hand produced by a separation under this paragraph) and they are cards of equal value (other than a value of 4, 5 or 10 each), nothing in paragraph (5) above shall prevent that player from separating those two cards into two separate hands (to each of which, in the case of Aces being separated, only one card may be added) and, for the purposes of the separation, making a further initial wager of the same amount as that already staked (in total) on the hand separated; and where this is done—

- (a) those wagers shall have effect in relation to the two hands respectively, but as if any score of 21 made by either of them with two cards only had been made with more than two cards;
- (b) paragraph (7) above shall not apply; and
- (c) paragraph (8) above shall not apply where the cards separated were Aces but, in any other case, it shall apply as if the two hands had been separate from the outset.

(10) Notwithstanding paragraph (5), a licence holder may at his discretion introduce an additional feature into the game of blackjack played at a table or tables reserved for the playing of blackjack within the licensed premises, namely "Under 13" or "Over 13" wagers, provided that:

- (a) the feature shall only be available at a table or tables marked at the betting box for the provision of the wagers;
- (b) the feature, once offered on any gaming day, shall continue to be made available for the remainder of that gaming day;
- (c) "Under 13" shall be a wager that the first two cards of the hand to which the wager relates shall have a total value of less than 13 and shall be payable, if the wager is won, at odds of 1 to 1, save that where the first two cards are Aces, the wager shall be payable at odds of 7 to 1; the wager shall lose if the total is more than 12;
- (d) "Over 13" shall be a wager that the first two cards of the hand to which the wager relates shall have a total value of more than 13 and shall be payable, if the wager is won, at odds of 1 to 1; the wager shall lose if the total is less than 14.
- (e) a wager on "Under 13" or "Over 13" may only be placed if the player has already made a blackjack wager at the position at the table to which the "Under 13" or "Over 13" wager relates, and shall not exceed the amount that the player has staked on that blackjack wager;
- (f) cards shall have the values set out in paragraph (11) below, except that the value of any Ace for the purpose of an "Under 13" or "Over 13" wager shall at all times be 1; and
- (g) the making of an "Under 13" or "Over 13" wager shall not affect the manner in which a player may choose to play his hand in accordance with these Regulations.

(11) The values of the cards referred to in paragraphs (1) and (10)(f) above are as follows—

- (a) the first Ace dealt to any one player in any game has the value of 11 unless that would give the player a score of more than 21 at the end of the game and, subject to that, any Ace has the value of 1;
- (b) any card from 2 to 10 has its face value; and
- (c) any Jack, Queen or King has a value of 10.

(12) For the purposes of this regulation, one person (not being the banker) may act as two or more opposing players and any reference in this regulation to a player or to a person wagering shall be construed accordingly.

(13) Subject to paragraph (10), the holder of the licence shall make available to players all the kinds of wagers referred to in this regulation.