



# Guidelines for fundraising event games

*These guidelines are designed to assist you with the conduct of fundraising event games but should not be relied upon to provide authoritative information on all aspects of the game. The guidelines provide general summarised statements only and should not be relied upon as a substitute for professional advice on the matter.*

## BLACKJACK

Blackjack, also known as twenty-one, is the most widely played casino banking game in the world. Blackjack is a comparing card game between a player and dealer, meaning that players compete against the dealer but not against any other players.

### Object

The object of the game is to 'beat the dealer', which can be done in a number of ways:

- Get 21 points on the player's first two cards (called a blackjack), without a dealer blackjack;
- Reach a final score higher than the dealer without exceeding 21; or
- Let the dealer draw additional cards until his or her hand exceeds 21.

### Dealing the game

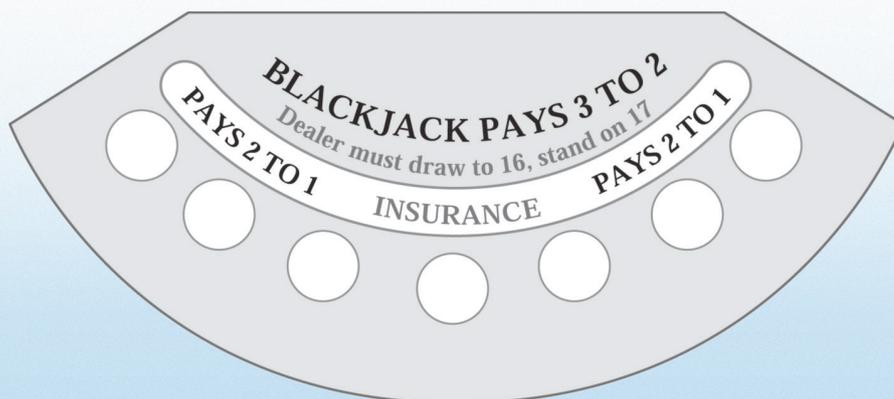
The player will place his/her wager in the betting box. The dealer will then deal two cards, face up, to each player and one to himself.

### Settlement

1. The best total of all is a two-card 21, or a blackjack.
2. Blackjack pays 3-2--that is, a two-card 21. However, if the dealer also has a two-card 21, the hand pushes, or ties, and you just get your original bet back. But if the dealer goes on to draw 21 in three or more cards, your blackjack is still a winner with its 3-2 payoff.

### Equipment

1. Blackjack is played with one to two decks, each deck having 52 cards without jokers, with backs of the same colour and design and one cutting card.
2. The cards 2 through 10 are worth their face value. Kings, queens, and jacks are each worth 10, and aces may be used as either 1 or 11.



*This publication provides general summarised information in regard to the subject matter covered above, and with the understanding that the Victorian Commission for Gambling and Liquor Regulation is not passing legal opinion or other professional advice. This information should not be relied upon as a substitute for professional legal advice. Authorised by the Victorian Commission for Gambling and Liquor Regulation.*



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## BLACKJACK CONTINUED

### Rules and definitions

1. **Hit:** If you hit, you take another card or cards in the hope of getting closer to 21. If your total exceeds 21 after hitting, you are said to “bust” and lose the bet. In a faceup game, you signal a hit by pointing to your cards or scratching the table or waving toward yourself. In a facedown game, you signal a hit by scratching the table with cards. Verbal calls to hit are not accepted.
2. **Stand:** If you stand, you elect to draw no more cards in the hope that your current total will beat the dealer. In a faceup game, you signal a stand by holding a flattened palm over your cards. In a facedown game, you signal a stand by sliding your cards under your bet.
3. **Double down:** You may elect to double your original bet and receive only one more card regardless of its denomination. You may be restricted to doubling down only on hands in which your first two cards total 10 or 11. Otherwise, you may be allowed to double down on any two cards. You double down by taking a chip or chips equal to the amount of your original bet and placing them next to your bet. In a facedown game, at this point you also need to turn your original two cards faceup.
4. **Split:** If your first two cards are of the same denomination, you may elect to make a second bet equal to your first and split the pair, using each card as the first card in a separate hand. For example, if you are dealt two 8s, you may slide a second bet equal to the first to your betting box. The dealer will separate the 8s, then put a second card on the first 8. You play that hand out in normal fashion until you either stand or bust; then the dealer puts a second card on the second 8, and you play that hand out.
5. **Insurance:** If the dealer’s faceup card is an ace, you may take ‘insurance’, which essentially is a bet that the dealer has a 10-value card down to complete a blackjack. Insurance, which may be taken for half the original bet, pays 2-1 if the dealer has blackjack. The net effect is that if you win the insurance bet and lose the hand, you come out even.