

# CATFISH BEND CASINOS, L.C.

## RULES OF THE GAME

### FORTUNE PAI GOW

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## **INTRODUCTION**

Fortune Pai Gow Poker™ is played like regular Pai Gow poker except the players may make an additional Fortune bonus bet separate from their original wager. The Fortune bonus bet considers the best hand possible among the player's seven cards and is reconciled against an approved posted pay table. A Fortune bonus bet of \$5 or more qualifies for an Envy bonus. Table limits will be posted for minimum and maximum bets for standard Pai Gow wagers and Jackpot bonus bets.

A player receives 7 cards, which must be arranged in a five-card hand (referred to as the High hand) and a two-card hand (referred to as the Low hand).

The deck contains the standard 52 cards plus 1 joker. The joker may be used to complete a royal flush, straight flush, flush, straight or used as an ace.

- The player wins by having both hands rank higher than the corresponding hands of the banker.
- If the player wins on one hand but loses on the other, it's a push. Neither the player nor the banker win and no money changes hands.
- If both of the player's hands rank the same as the banker's hand, it's a tie. The banker wins all ties.
- If one hand is tied and the player wins the other, it's a push and no money changes hand.
- If one hand is tied and the player loses the other, the dealer wins.

There is a 5% commission to the house on all standard Pai Gow Poker which is deducted from the payout, unless a player places a minimum of \$5 on the Fortune Bonus in which case the commission is waived. No commission is collected on losing hands, ties, or bonus payouts.

A player may bank when the banker button gets to their spot and they have enough money in front of them to cover all standard Pai Gow bets on the table. (Fortune bonus bets are always won or paid by the house.)

# **PAI GOW POKER HAND RANKINGS**

Poker rankings in Pai Gow Poker (bonus qualifying hand rankings differ) are as follows, from highest ranking to lowest ranking:

**FIVE ACES:** Four Aces and the Joker.

**ROYAL FLUSH:** Ace, king, queen, jack, and ten of the same suit.

**STRAIGHT FLUSH:** Five cards in consecutive rank of the same suit. The highest-ranking straight flush is the Royal Flush. The second highest is the Ace, 2, 3, 4 and 5. The rest follow in consecutive order from the King down.

**FOUR OF A KIND:** Four cards of the same rank, regardless of suit, with four aces being the highest ranking four-of-a-kind and four two's being the lowest ranking four-of-a-kind.

**FULL HOUSE:** Three-of-a-kind, and a "pair", with the three aces and two kings being the highest ranking full house, and three two's and two three's being the lowest ranking full house. Ties are broken by the highest ranking three-of-a-kind, (for example: K-K-K-7-7 beats 10-10-10-A-A).

**FLUSH:** Five cards of the same suit regardless of ranking.

**STRAIGHT:** Five cards of consecutive rank with an ace, king, queen, jack and ten being the highest ranking straight and an ace, two, three, four, and five being the second highest ranking straight. The rest follow in consecutive order from the King down.

**THREE OF A KIND:** Three cards of the same rank with three aces being the highest ranking three-of-a-kind and three two's being the lowest ranking three-of-a-kind.

**TWO PAIR:** Two sets of "pairs" with two aces and two Kings being the highest-ranking two pair and two three's and two two's being the lowest ranking two pair.

**ONE PAIR:** Two cards of the same rank with two aces being the highest ranking pair and two two's being the lowest ranking pair.

**HIGH HAND:** When comparing the dealer's hand to a player's hand and they are of the identical poker rank, the hand with the next highest-ranking card shall be considered to be the highest hand.

**HIGH CARD:** If no one has at least a pair, then the highest ranking card (highest in value) of each player's five-card hand decides the winning hand.

## **FORTUNE BONUS QUALIFYING HAND**

The Fortune bonus bet is an optional bet that considers the best hand possible among the player's seven cards. Players may bet any amount from \$1 to \$25; however, a Fortune bet of at least \$5 qualifies the hand for an Envy bonus payout when another hand at the table, excluding the dealer, player banker and the player's own hand, receives a four-of-a-kind or higher. Note: This is one player, one hand. If a player is playing more than one hand, each hand is treated as if it were a separate player.

The dealer's hand has no effect on a winning Fortune bonus hand.

To begin each round, players must make their standard Pai Gow wagers and, the optional, Fortune bonus wager. If a player wagers at least \$5 on the Fortune bonus, the dealer will place Envy lamer next to it.

While reconciling the standard Pai Gow poker wagers, the dealer also reconciles Fortune bonus bets.

- a. If the player's hand qualifies for Fortune bonus payouts, the dealer pays the player according to the posted pay table.
- b. If the player's hand does not qualify for Fortune bonus payouts, the dealer takes the player's Fortune wager.
- c. The dealer will not pick up the envy lamer(s) until all wagers have been reconciled.
- d. The dealer may leave the envy lamer(s) up if the player is continually making a Fortune bet that qualifies for the envy bonus.

The dealer pays all Envy bonuses at the end of the round. If at least one player has a four of a kind or higher, all players with an envy lamer win--see pay table. In the event more than one player has at least four of a kind, then all players with envy lamers win multiple payouts.

Note: A player cannot win the Envy bonus for that player's, the player banker, or the dealer's hand.

## **FORTUNE BONUS PAYOUTS**

<b>HAND</b>	<b>PAYOUT</b>	<b>ENVY</b>
7 Card Straight Flush – no joker	8,000 to 1	\$5,000
Royal Flush Plus Royal Match*	2,000 to 1	\$1,000
7-Card Straight Flush – with joker	1,000 to 1	\$500
Five Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
Four of a Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three of a Kind	3 to 1	
Straight	2 to 1	

\*Royal Flush (with or without Joker) with the additional two cards of a suited King and Queen.  
\$25,000 Maximum Table Payout to One or More Players.  
Aggregate limit does not apply to Envy bonus.

## **SHUFFLE**

The standard shuffle is to riffle once and place the deck into the shuffle machine. Pai Gow will only be dealt from an automatic shuffler. There is no manual shuffle allowed.

## **DEALING PROCEDURES**

All standard Pai Gow wagers must be in increments of \$5.00.

All wagers must be made on the appropriate areas of the layout and all players place a standard Pai Gow bet to receive their hands.

Players can make a Fortune bonus bet only after they have made the standard Pai Gow bet and before the dealer delivers the cards.

The dealer will be the first banker.

Catfish Bend Casino may, at its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

After a deck is loaded into the shuffle machine, the machine will produce the first 7-card hand and generate a random number. Once the first hand is dealt out of the shuffle machine, all bets are frozen. The dealer will place Envy lamers next to each qualifying Fortune bonus bet unless one is already there from the previous hand. Starting at the banker and counting spots counter-clockwise until the random number is reached determines the spot to receive the first hand. All 7 spots will be dealt cards regardless of whether there is a bet present or not. Each spot, including the house, will receive a seven-card hand going in order from right to left.

After all spots have hands, there will be four cards remaining. The remaining cards will be spread face down to verify count of four cards and then put into the discard rack. The dealer will remove any hands where there are no wagers and place these cards into the discard rack.

The “banker” button moves in counter-clockwise rotation with each round dealt. When the button falls upon a player’s spot, the player has the option to be the player banker. After any player has been the player banker, the button moves back to the dealer for one round and then the button will go back to the next player in rotation.

## **CARD PLACEMENT**

All hands are dealt to the dealer's left of the player's wager and the house hand placed in front of the rack with a banker button put on top.

Players must wait until the dealer has verified that there are four cards remaining from the deck after dealing before they pick up their cards. Players are to keep the cards over the layout at all times.

Players are not allowed to exchange information about their hands until they are set.

A player may assist another player in setting a hand only after his or her own hand has been set. They may not go back and reset their hand afterwards. Players are not allowed to touch another player's cards.

After all other player's hands are set the dealer may, if asked, advise a player of the house way of setting hands as stated on p.7. After the player's hands are set using the house way and the dealer's hand is exposed, the player may not reset his/her hand.

There are two rectangles behind the player bets, which are marked "H" and "L". The players must place their 5 card High hand in the box marked "H" and the two card Low hand in the box marked "L". The High Hand must always outrank the Low Hand.

After all player hands have been arranged and placed in the appropriate boxes, the dealer will turn his/her cards over and spread the cards in front of the rack. Once the players' hands are set and the dealer turns over his/her cards, the players may not touch their cards.

The dealer's two-card Low hand will be placed on top of the five card High hand and centered in front of the rack.

The dealer will then set his/her hand according to the house way:

<b>HAND CONTAINS:</b>	<b>ARRANGE HAND AS:</b>
<b>No pairs</b>	Place the highest card in the High hand and the next two highest cards in the Low hand.
<b>One Pair</b>	Place the pair in the High hand and the next two highest cards in the Low hand
<b>Two pair</b>	<i>High Pair: Jacks thru Aces Med Pair: 7's through 10's Low Pair: 2's through 6's</i>
H-H, H-M:	Split
H-L, M-M, M-L:	Split unless can play two pair with an Ace in the Low hand.
L-L:	Keep together
<b>Three pairs</b>	Play highest pair in the Low hand.
<b>Three of a Kind</b>	Play in the High hand. Exception: Three aces are split with 2 in the High hand and 1 in the Low hand.
<b>Full House</b>	Play the three-of-a-kind in the High hand and the pair in the Low hand.
<b>Full House with a pair</b>	Play highest pair in the Low hand (2 cards in three-of-a-kind may be used as a pair).
<b>Straight or flush, no pairs</b>	Play the straight or flush in the High hand.
<b>Straight or flush, one pair</b>	Play the straight or flush in the High hand.
<b>Straight and flush</b>	Play the one that gives the highest Low hand.
<b>Straight or flush with two pairs</b>	Play the straight or flush if a pair can be preserved in the Low hand, otherwise refer to the two pair rule. If a Joker can be used to complete a straight or flush, or can be used with another Ace to form a 2 <sup>nd</sup> pair, play the way which gives the strongest Low hand.
<b>Four-of-a-Kind</b>	Refer to the two pair rule.
<b>Four-of-a-Kind, one pair</b>	Refer to the three pair rule
<b>Four-of-a-Kind, three-of-a-kind</b>	Play your highest pair in the Low hand (2 cards in three-of-a-kind may be used as a pair). Exception: If four-of-a-kind are Aces and three-of-a-kind are Kings, play Kings in the Low hand.
<b>Five Aces</b>	Split the Aces unless the odd cards are Kings, and then play the Kings in the Low hand.

## **PAYING AND TAKING**

After all hands are set, the dealer will start with the player farthest to his/her right and turn their cards over for comparison. The dealer will turn over the two-card hand and then the 5-card hand, spreading each so that the cards can be easily read for comparison.

- If the hand is a push, the player wins one hand and loses the other hand; a tapping motion will be made by the dealer beside the bet to indicate such. The original wager stays where it is.
- If the player wins the hand, the dealer will settle the standard Pai Gow bet. Dealers will break down all multi-colored bets, bring out the full payout amount, and pay the winning wager. The commission shall then be collected from the player. If the player does not have change for commission or wishes the dealer to take it out of his winnings then it will be done at this time.
- If the player loses the hand, the dealer will take the standard Pai Gow bet.
- The dealer wins all ties.

After the standard Pai Gow bet is paid, the hands can be reset to favor a Fortune bonus bet win. Even if a player loses the hand and the standard Pai Gow bet, that player can still qualify for a Fortune bonus payout if the player made a Fortune bonus bet. It is the dealer's responsibility to notice that a hand could qualify for a Fortune bonus payout. The dealer will reset the hand by actually moving the card's location in the High and Low hands. The Fortune bonus bet is then paid accordingly. If the hand is not a qualifying hand for the Envy bonus, the cards are picked up and put in the discard rack with the Low hand on top. The dealer's hands are then put in the discard rack in the same order.

Each player's bets will be settled in total before moving to the next player.

The dealer will settle any Envy bonus payouts.

The dealer will pick up all envy lamers before the next shuffle unless the player is continually making a qualifying Fortune bet.

Once the cards are settled and the dealer picks up the cards, the player may not request the hands to be reconstructed due to dealer error.

Any hand, which has been set with the Low hand having a higher ranking than the High hand, is considered foul. The banker cannot set a foul hand. If a player sets a foul hand, the dealer will give them a second chance and reset the players hand the house way. If the player sets a hand wrong a second time, it is declared a dead hand and loses.



## **PLAYER BANKER**

The player can bank only when the dealer button falls on their spot.

The player banker may play the Fortune bonus bet.

If a player chooses to bank, the dealer shall inform the player banker how much is at risk. The dealer must be sure the player banker has an adequate amount of value checks in front of him/her to cover the wagers. If the player does not have enough checks, the player must buy enough gaming checks to cover all wagers. If the player cannot cover all wagers, the player may not bank the table.

The dealer will then ask the player banker how much the house is to wager. The player banker may request a bet up to, but not exceeding, the player's last wager against the house. Again, the dealer must verify that the player banker has enough checks to cover all the player's wagers and the wager against the house and inform the player banker how much is at risk. The dealer will place the stated wager in front of the dealer near the rack.

Cards will then be dealt (with the player banker as the #1 spot). The house cards will have the house bet placed on top of them and the player banker cards will have the banker button placed on top of them.

All players will then set their hands except for the player banker. When all players' hands are set, the player banker will set his/her hand. The player banker may not set a foul hand. If the hand is set foul, it will be reset the house way. After the player banker sets his/her hand, the dealer sets the house hand.

The dealer will then compare the house hand with the player banker's hand.

- If the house wins, the house hand will be squared and placed under the wager at the top right-hand side of the rack until all hands are determined.
- If the hand is a push, the dealer will put the house wager back in the rack and the house cards will be put into the discard rack.
- If the player banker wins the hand, the wager will be placed in the middle of the table above the house hand area and the house cards will be put into the discard rack. The player's bonus bet is then paid or taken accordingly.

The player banker's hand will then be brought down to the house hand area and positioned as if it was the house hand. The hand will remain set as the player banker had it set.

All hands and bets are then acted upon as normal with the exception of losing player wagers are placed in the middle of the table instead of in the rack.

Starting with the house bet, players are paid out of the checks in the middle with each player responsible for their own commission. Any excess will then be given to the player banker who must also pay a commission on these winnings. If the player banker winnings are not sufficient to cover the player's and house winnings, the dealer will collect sufficient checks from the player banker to cover all winning bets on the table.

The house always covers all Fortune bonus bets and all Envy payouts.

## **COMMISSION**

Commission is 5% on all winning wagers and collected immediately after the winning wager is paid. No commission will be collected if a player places a minimum of \$5 on the Fortune Bonus.

All players, including any player banker, are responsible for paying their own commission on any winnings.

No commission is collected on Fortune bonus bet winnings.

## **IRREGULARITIES**

If the player banker's hand is not set correctly but is not noticed until midway through the round, a supervisor, or above, will be called to reconstruct the hand.

If the dealer begins the round by dealing the first hand to the wrong player, the dealer will correct the mistake by moving the cards to the correct player.

If any of the following occur, the hand is a misdeal and the cards will be collected and a new hand started.

1. There are not 4 cards left after all hands are dealt.
2. The dealer misses a spot when distributing cards.
3. More than three cards are inadvertently exposed during the deal. Three or less will be turned back over and the game continued.
4. Any hand has any number of cards other than 7.
5. The shuffle machine signals a card counting error.

If 1 or 5 occur, all cards in the deck will be counted to ensure that there are 53 cards.