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**Title 36 STATE LOTTERY AND
GAMING CONTROL AGENCY**

Subtitle 05 TABLE GAMES

Chapter .04 Blackjack Rules

**Authority: State Government Article, §§ 9-1A-02(b), 9-1A-04(d), Annotated Code of
Maryland**

.13 Payout Odds and Limitation.

A. A facility operator shall pay a winning:

- (1) Blackjack Wager at odds of 1 to 1;
- (2) Blackjack at odds of 3 to 2;
- (3) Insurance Wager at odds of 2 to 1;
- (4) Lucky Ladies Twenty Point Bonus Wager at the odds in the following payable:
 - (a) For a queen of hearts pair and dealer blackjack the payout is 1,000 to 1;
 - (b) For a queen of hearts pair the payout is 200 to 1;
 - (c) For a Matched 20 the payout is 25 to 1;
 - (d) For a Suited 20 the payout is 10 to 1; and
 - (e) For Any 20 the payout is 4 to 1;
- (5) Match-the-Dealer Wagers at the odds in the following payable:
 - (a) If six decks of cards are being used:

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Last edited May 12, 2014

Page 1

1 (i) For each matching card of the same suit the payout is 11 to 1; and

2 (ii) For each matching card of a different suit the payout is 4 to 1;

3 (b) If eight decks of cards are being used:

4 (i) For each matching card of the same suit the payout is 14 to 1; and

5 (ii) For each matching card of a different suit the payout is 3 to 1;

6 (6) In Between Wagers at the odds in the following paytable:

7 (a) For each Triple Match the payout is 30 to 1;

8 (b) For each one-card spread the payout is 10 to 1;

9 (c) For each two-card spread the payout is 6 to 1;

10 (d) For each three-card spread the payout is 4 to 1; and

11 (e) For all others the payout is 1 to 1;

12 (7) Royal Match 21 Wagers and the Crown Treasure Bonus at the odds in one of the
13 following paytables selected by the facility operator in its rules submission under
14 COMAR 36.05.03.19:

15 (a) If a single deck of cards is being used, payout under Paytable A:

16 (i) For a Royal Match the payout is 10 to 1;

17 (ii) For a Suited Match the payout is 3 to 1; or

18 (iii) For a Crown Treasure the payout is 1,000 for 1;

19 (b) If a single deck of cards is being used, payout under Paytable B:

For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional paytable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 2

1 (i) For a Royal Match the payout is 5 to 1;

2 (ii) For a Suited Match the payout is 3 to 1; or

3 (iii) For a Crown Treasure the payout is 1,000 for 1;

4 (c) If multiple decks of cards are being used, payout under Paytable C:

5 (i) For a Royal Match the payout is 30 to 1;

6 (ii) For a Suited Match the payout is 2.5 to 1; or

7 (iii) For a Crown Treasure the payout is 1,000 for 1;

8 (d) If multiple decks of cards are being used, payout under Paytable D:

9 (i) For a Royal Match the payout is 25 to 1;

10 (ii) For a Suited Match the payout is 2.5 to 1; or

11 (iii) For a Crown Treasure the payout is 1,000 for 1.

12 (e) If multiple decks of cards are being used, payout under Paytable E:

13 (i) For a Royal Match the payout is 50 to 1;

14 (ii) For a Suited Match the payout is 2 to 1; or

15 (iii) For a Crown Treasure the payout is 1,000 for 1;

16 (8) Bet the Set 21 Wagers at the odds in one of the following pay tables selected by the
17 facility operator in its Rules Submission submitted under COMAR 36.05.03.19:

18 (a) If a single deck is being used, payout under Paytable A, which means that for
19 Pairs the payout is 15 to 1;

For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional payable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 3

1 (b) If two decks are being used, payout under Paytable B:

2 (i) For Suited Pairs the payout is 25 to 1.

3 (ii) For Pairs the payout is 10 to 1.

4 (c) If four or more decks are being used payout under Paytable C:

5 (i) For Suited Pairs the payout is 15 to 1; or

6 (ii) For Pairs the payout is 10 to 1;

7 (d) If four or more decks are being used payout under Paytable D:

8 (i) For Suited Pairs the payout is 12 to 1; or

9 (ii) For Pairs the payout is 10 to 1.

10 (9) King's Bounty Wagers at the odds in the following payable:

11 (a) For a King of spades pair and dealer Blackjack the payout is 1,000 to 1; or

12 (b) For a King of spades pair the payout is 200 to 1;

13 (c) For a Suited kings pair the payout is 50 to 1;

14 (d) For a Suited queens, jacks or 10s pair the payout is 25 to 1;

15 (e) For a Suited 20 the payout is 9 to 1;

16 (f) For a Pair of kings the payout is 6 to 1; or

17 (g) For Any 20 the payout is 4 to 1;

18 (10) Super Match Wagers at the odds in the following payable:

For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional payable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 4

1 (a) If six decks are being used:

2 (i) For a Four-of-a-kind the payout is 40 to 1;

3 (ii) For Two pair the payout is 8 to 1;

4 (iii) For Three-of-a-kind the payout is 5 to 1; or

5 (iv) For a Pair the payout is 1 to 1;

6 (b) If eight decks are being used:

7 (i) For a Four-of-a-kind the payout is 50 to 1;

8 (ii) For Two pair the payout is 7 to 1;

9 (iii) For Three-of-a-kind the payout is 5 to 1; or

10 (iv) For a Pair the payout is 1 to 1;

11 (11) House Money Wagers at the odds in the following payable:

12 (a) If a single deck is being used;

13 (i) For an Ace-king suited the payout is 9 to 1;

14 (ii) For a Two-card straight flush the payout is 5 to 1;

15 (iii) For a Pair the payout is 3 to 1; or

16 (iv) For a Two-card straight the payout is 1 to 1;

17 (b) If multiple decks are being used;

18 (i) For an Ace-king suited the payout is 9 to 1;

For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional payable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 5

1 (ii) For a Two-card straight flush the payout is 4 to 1;

2 (iii) For a Pair the payout is 3 to 1; or

3 (iv) For a Two-card straight the payout is 1 to 1.

4 B. If a facility operator offers a Bad Beat Progressive Wager, the facility operator shall pay out a
5 winning Bad Beat Progressive Wager at the odds in the following paytables:

6 (1) When a player has a 20 and the dealer has:

7 (a) 21 with seven or more cards the payout is 100 percent of the meter;

8 (b) 21 with six cards the payout is 1,000 for 1;

9 (c) 21 with five cards the payout is 100 for 1;

10 (d) 21 with four cards the payout is 50 for 1;

11 (e) 21 with three cards the payout is 25 for 1; or

12 (f) Blackjack the payout is 10 for 1;

13 (2) Player has 20 the payout is 1 to 1;

14 (3) Magic Card Bonus the payout is 20 for 1;

15 (4) Lucky Player Bonus the payout is 5 for 1.

16 C. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 shall specify:

17 (1) The rate of progression for the meter used for the Bad Beat Progressive Wager; and

18 (2) That the initial and reset amounts are at least \$5,000.

19 ~~D. A facility operator shall pay out winning Three Card Poker Wagers at odds of 9 to 1.~~

For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional payable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 6

1 **D. If a facility operator offers the Three Card Poker Wager, the facility operator shall pay**
2 **out winning Three Card Poker Wagers at the amounts in the following paytables as**
3 **selected by the facility operator in its Rules Submission:**

4 **(1) Paytable A:**

5 **(a) For a Straight Flush the payout is 9 to 1;**

6 **(b) For a Three of a Kind the payout is 9 to 1;**

7 **(c) For a Straight the payout is 9 to 1; and**

8 **(d) For a Flush the payout is 9 to 1;**

9
10 **(2) Paytable B:**

11 **(a) For a Straight Flush the payout is 30 to 1;**

12 **(b) For a Three of a Kind the payout is 20 to 1;**

13 **(c) For a Straight the payout is 10 to 1; and**

14 **(d) For a Flush the payout is 5 to 1.**

15
16 E. If a facility operator offers the Hit and Run Progressive Wager, the facility operator shall pay
17 out winning Hit and Run Progressive Wagers at the odds in the following payable when the
18 dealer has:

19 (1) Eight or more cards the payout is 100 percent of the meter;

20 (2) Seven cards the payout is 100 for 1;

For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional payable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 7

1 (3) Six cards the payout is 25 for 1;

2 (4) Five cards the payout is 7 for 1; or

3 (5) Blackjack the payout is 4 for 1.

4 F. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 shall specify:

5 (1) The rate of progression for a meter used for the Hit and Run Progressive Wager; and

6 (2) That the initial and reset amounts are at least \$1,000.

7 G. Notwithstanding the payout odds in under §A(3) and (8) of this regulation, a facility operator
8 may, in its rules submission under COMAR 36.05.03.19, establish a maximum amount that is
9 payable to a player, with a winning hand in the aggregate on a single round of play:

10 (1) With a queen of hearts pair and dealer blackjack; or

11 (2) King of spades pair and dealer blackjack.

12 H. If a facility operator establishes a maximum payout and more than one player at a table has a
13 winning hand specified in §G(1) or (2) of this regulation, each player shall share the maximum
14 payout amount proportionately to the amount of the player's wager.

15 I. A maximum payout amount established under §G of this regulation shall be the greater of at
16 least \$25,000 or the maximum amount that one player could win per round when betting the
17 maximum possible wager.

18 J. A maximum payout limit established by the facility operator shall apply only to payouts of
19 Royal Match 21 Wagers and King's Bounty Wagers.

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For May 22, 2014 Commission.

The proposed amendment to Regulation .13D would add an additional payable for the Three Card Poker Wager.

Last edited May 12, 2014

Page 8