

# Spanish 21

## Game Rules

### HOW TO BET

#### Initial Bet

The Player may place a new bet at the start of a new round. To place a new bet:

The Player can select any of the available chips located on the bottom of the screen. Each chip represents a different denomination.

To make a bet, select a chip and then click or tap on the betting spot. The Player may continue to click or tap on the betting spot to add multiple chips of the same value. To change the value of a chip that will be added to the bet, select a different chip and then click or tap on the betting spot.

Once the game's minimum bet is reached, the Player can begin the game by pressing the *Deal* button.

In addition to the base game, the Player may wager on the optional Match the Dealer side bet. (A base-game bet is required for the game to begin.) Once the minimum bets on the side bet and the base game are reached, the Player can begin by pressing the *Deal* button.

On the initial round, the following betting options are available to the Player:

| Option | Result                                                           |
|--------|------------------------------------------------------------------|
| DEAL   | Begins the game after the minimum bet (or bets) has been placed. |
| CLEAR  | Removes all current bets from the table.                         |
| BACK   | Removes the last chip placed on the table.                       |
| X2     | Doubles the amount of the bets currently placed.                 |

#### Betting Again

After each round, the following options are available to the Player:

| Option            | Result                                                                        |
|-------------------|-------------------------------------------------------------------------------|
| CHANGE BET        | Allows the Player to change the amount of the bets.                           |
| DOUBLE BET & DEAL | Starts a new round with a bet (or bets) twice the size as the previous round. |
| REBET & DEAL      | Starts a new round with the same size bet (or bets) as the previous round.    |

### HOW TO PLAY SPANISH 21

## Game Overview

Spanish 21 is a card game using eight modified decks of cards. The only exception to the standard deck is that all number “10” cards and Jokers are removed. (A Spanish deck consists of 48 cards: 2–9, J, Q, K, A; no number “10” cards.)

A “hand” is the combination of the cards dealt to either the Player or the Dealer.

The game consists of both the Player’s and Dealer’s hands.

Each card has a represented point value.

The value of a hand is determined by adding together the point value of each card within the hand.

The Player’s objective is to have a hand-value that is greater than the Dealer’s final hand-value without exceeding 21 points.

If the Player’s hand reaches 21 points, it automatically wins.

If the Player’s hand exceeds 21 points, the hand “busts” and automatically loses.

If the Dealer’s hand exceeds 21 points, the hand busts and all remaining Player hands will win.

A starting hand containing an Ace and any 10-point card is called a Blackjack. A Player’s Blackjack beats a Dealer’s Blackjack.

## Card Point Value

There are four suits of cards: Spades, Hearts, Diamonds, and Clubs. All suits have the same value. The following chart indicates the point values of each card:

| Card  | Point Value |
|-------|-------------|
| 2     | 2           |
| 3     | 3           |
| 4     | 4           |
| 5     | 5           |
| 6     | 6           |
| 7     | 7           |
| 8     | 8           |
| 9     | 9           |
| Jack  | 10          |
| Queen | 10          |
| King  | 10          |
| Ace   | 1 or 11     |

Aces are worth 11 points unless counting the Ace as 11 would cause the hand to bust, then their value decreases to 1 point.

## Playing a Hand (Base Game)

After the Player has initiated the game, two cards are dealt to the Player and two cards are dealt to the Dealer, one card at a time in clockwise order, beginning with the Player. The

Dealer receives the second card facedown, known as the “hole card.” All other cards are dealt faceup.

If the first two cards dealt to either the Player or the Dealer total 21, then that hand is a "Blackjack." A Blackjack beats all other hands, except that a Player's Blackjack beats a Dealer's Blackjack. A Player's Blackjack pays 3 to 2. A Player's Blackjack is immediately paid and may not be subject to further action, such as a Hit or Double Down. If the Dealer's faceup card is an Ace, the Player will have the option to make the Insurance side bet, even if the Player were dealt a Blackjack.

After the Insurance bet is accepted or declined, the Dealer checks the hole card. If the Dealer has Blackjack, then the Player's base-game wager loses (unless the Player had Blackjack, in which case the base-game wager was already paid) and the Insurance side bet, if made, wins. If the Dealer does not have Blackjack, then the Insurance side bet, if made, is forfeited.

If neither the Player nor the Dealer have Blackjack, the Player can attempt to improve the Player's chance of winning by selecting from the following actions:

| Player Action | Result                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Surrender     | Player forfeits the two-card hand and half of the initial wager is returned.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Hit           | <p>Draw another card and add that card's point-value to the hand's total.</p> <p>If the Player's hand-value becomes 21, then the hand automatically wins.</p> <p>The Player can continue to Hit until the hand-value becomes 21 or busts.</p> <p>If the hand busts, then all bets placed on that hand are forfeited.</p>                                                                                                                                                                                                                        |
| Split         | <p>This action is only available when the initial two cards dealt are the same value.</p> <p>When a Player Splits, an additional bet equal to the initial bet is placed and the two cards are separated into two hands.</p> <p>Players may Split a maximum of three times, creating four hands. This applies to Aces as well.</p> <p>After Splitting, a two-card total of 21 does not constitute a Blackjack. Rather, it constitutes a 21 and is immediately paid.</p> <p>Regular Hitting rules apply to Split hands, including Split Aces.</p> |
| Double Down   | <p>Double the bet and draw exactly one additional card.</p> <p>This action is available when the Player's hand contains two <i>or more</i> cards.</p> <p>Doubling Down after a Split is allowed, including Split Aces.</p>                                                                                                                                                                                                                                                                                                                      |
| Rescue        | After a Double Down, the Player may forfeit the hand (unless the hand totals 21, in which case it automatically wins). The Double Down portion of the wager will be returned.                                                                                                                                                                                                                                                                                                                                                                   |

If the Player is satisfied with the current value of a hand, the following action may be taken:

| Player Action | Result                                                                            |
|---------------|-----------------------------------------------------------------------------------|
| Stand         | Indicates that the Player does not want additional cards and completes that hand. |

When the Player's actions are complete, the Dealer reveals the hole card.

The Dealer draws until the hand's value is 17 or higher. If the Dealer's hand value exceeds 21, the Dealer busts and all non-busted Player hands win.

The Dealer's final total will be compared to each non-busted hand to determine if the hand wins. The highest value-total less than or equal to 21 will be used for each hand.

| Hand Result             | Result                                             |
|-------------------------|----------------------------------------------------|
| Player's Hand is Higher | The Player wins and is paid 1 to 1.                |
| Dealer's Hand is Higher | The Dealer wins and the Player's bet is forfeited. |
| Tie                     | The bet "pushes" and is returned to the Player.    |

## Bonus 21

Without making an additional side bet, a bonus payout will be immediately paid when the Player makes 21 with the following hands (Doubling Down voids all Bonus 21 payouts):

| Outcome                      | Pays   |
|------------------------------|--------|
| Bonus 21 (5-card 21)         | 3 to 2 |
| Bonus 21 (6-card 21)         | 2 to 1 |
| Bonus 21 (7-card+ 21)        | 3 to 1 |
| Bonus 21 (6-7-8 mixed suits) | 3 to 2 |
| Bonus 21 (6-7-8 suited)      | 2 to 1 |
| Bonus 21 (6-7-8 Spaded)      | 3 to 1 |
| Bonus 21 (7-7-7 mixed suits) | 3 to 2 |
| Bonus 21 (7-7-7 suited)      | 2 to 1 |
| Bonus 21 (7-7-7 Spaded)      | 3 to 1 |

## Super Bonus

Without making an additional side bet, a bonus payout will be immediately paid when the Player's first three cards are suited 7s and the Dealer's upcard is any 7 (Splitting or Doubling Down voids the Super Bonus). The Super Bonus payout depends on the amount wagered on the base game:

| Outcome                      | Pays       |
|------------------------------|------------|
| Super Bonus (\$1–\$4 wager)  | \$200.00   |
| Super Bonus (\$5–\$24 wager) | \$1,000.00 |
| Super Bonus (\$25+ wager)    | \$5,000.00 |

### Getting a Blackjack

If the initial two cards dealt to either the Player or the Dealer equal a sum of 21, that hand is a "Blackjack."

| Who has Blackjack?     | Result                                                                  |
|------------------------|-------------------------------------------------------------------------|
| Player Only            | Player automatically wins and is paid 3 to 2 on the base-game bet.      |
| Dealer Only            | Dealer automatically wins, and the Player's base-game bet is forfeited. |
| Both Player and Dealer | Player automatically wins and is paid 3 to 2 on the base-game bet.      |

### Insurance (Side Bet)

Insurance is a side bet offered when the Dealer's upcard is an Ace. If the Dealer's upcard is a 10-value card, the Dealer's hole card is checked without offering Insurance. If the Player accepts the Insurance bet offer, another bet equal to half the base-game bet is placed before the Dealer's hand is checked for Blackjack.

| Dealer's Hand Result | Base-Game Bet Result                                                                              | Insurance Bet |
|----------------------|---------------------------------------------------------------------------------------------------|---------------|
| Blackjack            | Player's bet is forfeited unless Player has Blackjack, in which case the Player's Blackjack wins. | Paid 2 to 1   |
| Not Blackjack        | Bet remains active.                                                                               | Forfeited     |

### Match the Dealer (Side Bet)

Match the Dealer is a side bet offered at the beginning of a new round. The Player must bet on the base game to bet on Match the Dealer. The Match the Dealer side bet wins if at least one of the Player's initial two cards matches the dealer's upcard in rank. The Player's actions on the base game (other than the requirement that a base-game wager must be made) do not affect Match the Dealer. Match the Dealer pays as follows:

| Outcome                    | Pays    |
|----------------------------|---------|
| One Unsuitd Match          | 3 to 1  |
| One Suited Match           | 12 to 1 |
| Two Unsuitd Matches        | 6 to 1  |
| One Suited & Unsuitd Match | 15 to 1 |
| Two Suited Matches         | 24 to 1 |

## Additional Rules

Dealer must draw additional cards with any hand total of 16 or less.

Dealer must stand on all totals of 17. This includes soft values where an Ace is worth 11.

The eight 48-card decks are shuffled each round.

Malfunction voids all pays and plays.

## Options

### Animation

| Options | Description                                                                         |
|---------|-------------------------------------------------------------------------------------|
| Enable  | Plays all animations.                                                               |
| Disable | Skips all non-critical animations to speed up gameplay.                             |
|         | Animation speeds can be changed during gameplay using the lightning bolt on screen. |

### Audio

| Options | Description                |
|---------|----------------------------|
| Enable  | Plays all game sounds.     |
| Disable | Turns off all game sounds. |

### Offer Insurance

| Options | Description                                                                                        |
|---------|----------------------------------------------------------------------------------------------------|
| Enable  | When enabled, the game will offer the Insurance side bet when the Dealer has an Ace as the upcard. |
| Disable | When disabled, the game will not offer the Insurance side bet.                                     |

### Left-Handed (when available)

| Options | Description                                                 |
|---------|-------------------------------------------------------------|
| Enable  | Swaps the positions of the buttons for left-handed Players. |
| Disable | Button positions are optimal for right-handed Players.      |

### Safety Net

| Options | Description                                                                                                                                   |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Enable  | When enabled, the game provides a warning when the Player attempts to Hit on soft 20, on a hard 17 or above, or stay on hands of 11 or below. |
| Disable | The game does not warn the Player.                                                                                                            |

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2.26.2021. Version Dis.A\_1.0.