

### Overview

Zappit Blackjack is a twist on the classic casino game Blackjack. This game is played with a 6deck pack of cards which is reshuffled between each game. The Player can choose to play with up to three initial hands.

In Zappit Blackjack the player plays against the house to score the closest to 21 as possible without busting.

The game plays as normal Blackjack with the exception that if the player's initial 2 cards are a hard 15-18 they can choose to swap them for two new cards (Zappit). In addition, if the player does not have Blackjack or goes bust and the house goes bust with a total of 22 the hand's bet is pushed.

### Payouts

#### Base Game

WIN	1:1
DRAW	Push
BLACKJACK	3:2

#### Insurance

HOUSE BLACKJACK 2:1

#### Push

When a bet is pushed it is returned to the player with no additional winnings.

### How to Play

The player can choose to play up to three initial hands. A bet must be placed for each hand to be played.

Two cards will then be dealt to each hand and two to the house. The house's cards will be dealt with one card face up and one card face down.

The total of any hand is the sum of the card values in the hand.

In clockwise order, the player must resolve each of their hands.

The player must repeatedly decide which available action to take until the hand is resolved.

The hand is resolved following a stand or double, or if the hand busts.

When all player hands have been resolved, the house will draw cards until it stands or busts. A player's hand will win when it totals closer to 21 than the house's hand (without going bust), or if the house's hand busts with a total higher than 22 and the player hand does not bust.

Additionally, the player's hand will win if it has blackjack and house's hand does not. If both the player's hand and the house's hand have blackjack, the hand draws.

If neither the player's hand or the house's hand have blackjack, and the player's hand total is equal to the house's hand total, the hand draws.

If the player's hand does not bust and does not have blackjack and the house's hand busts with a total of 22, the player's hand's bet pushes.

# **Player Actions**

There are 5 possible actions the player can take on their hands.

Hit - This deals an extra card to the hand.

Stand - This keeps the hand as it is.

Double - This doubles the player's bet for that hand and deals one extra card to the hand. No further action will be allowed for the hand.

Split - The first and second card of the hand are split into two separate hands. A second card is dealt to both hands. A bet equal to the initial hand's bet will be placed on the newly created hand.

Zappit - The cards in the hand are discarded, and replaced with 2 new cards.

# Rules

A hand may only be split as the first action on the hand, and if the initial two cards are of the same rank.

Choosing to double will double the player's bet in exchange for one extra card. The player must then stand once this card is received.

The player cannot select double for a hand after a hit has been made.

A hand may only be split once. It is not possible to split a hand that has already been split once.

If a hand of two Aces is split, no further action will be allowed for these hands.

A hand can be Zapped if the initial two cards have a hard total of 15-18. A hand cannot be Zapped after any other actions have been taken on a hand.

The house must draw to 16. The house must hit on soft 17. The house must stand on a hard 17. A hand with an ace valued as 11 is "soft", otherwise it is "hard".

A hand is considered bust when it exceeds a total hand value of 21. When only two cards are used to create a hand with a value of exactly 21, this is considered 'Blackjack'. This only occurs for the first two cards drawn for a hand, and does not apply to hands which have been split or zapped.

Hands with a value of 21 automatically stand.

No hand can contain more than 13 cards. Any hand containing 13 cards that has not bust, automatically stands.

### Insurance

After the initial deal, if the house's face up card is an Ace, the player will be presented with an option to make an Insurance bet.

The Insurance bet is a bet that the house has a total of 21 exactly with two cards (blackjack). The bet amount for the Insurance bet will always be half of the bet for the current hand. The player will be presented with the option to make an insurance bet for each hand in play.

# **Card Values**

In Zappit Blackjack, the card values are as follows:

A - can be counted as 1 or 11.

An Ace is counted as 11 if it does not cause the hand value to exceed 21. Each Ace is evaluated independently.

2-10 - are counted as their respective number.

J, Q, K - are counted as 10.

Suits are irrelevant in Zappit Blackjack.

# Disclaimer

In accordance with fair gaming practices, the outcome of each and every game is completely independent.

The chance of getting a particular outcome is always the same at the start of every game. The maximum initial bet per hand is \$100.00. Winnings from each hand are added together to form the total win when the pays are evaluated.

The expected RTP for the base game is 98.87%. The expected RTP for the insurance side bet is 92.60%. This reflects the theoretical return across many plays.

Malfunction voids all pays and plays.

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