Maryland State Lottery and Gaming Control Agency
Standard Rules – Spanish 21

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Chapter 1 - Definitions.

A. In this chapter the following terms have the meanings indicated.

B. Terms Defined.

(1) "Blackjack" means an ace and any card having a value of 10 dealt as the initial two cards to a player or the dealer.

(2) "Card reader device" means a device which permits the dealer to determine if the hole card will give the dealer a Blackjack.

(3) "Hard total" means the total point count of a hand which contains no aces or which contains an ace that is counted as 1 in value.

(4) "Hole card" means the second card dealt face down to the dealer.

(5) "Soft total" means the total point count of a hand containing an ace when the ace is counted as 11 in value.

Chapter 2 - Spanish 21 Table; Card Reader Device; Physical Characteristics; Inspections.

A. Spanish 21 shall be played at a table having betting positions for no more than seven players on one side of the table and a place for the dealer on the opposite side of the table.

B. The layout for a Spanish 21 table shall be submitted to the Commission and approved and contain, at a least:

(1) The name or logo of the facility operator;

(2) A separate betting area designated for the placement of the Spanish 21 Wager for each player; and

(3) The following inscriptions:

(a) "Blackjack pays 3 to 2"; and

(b) "Insurance pays 2 to 1."

(4) If a facility operator offers any of the following Wagers authorized under Chapter 6 - Wagers, a separate area designated for the placement of each player's:

(a) Match-the-Dealer Wager

(5) A sign, approved by the Commission, at each Spanish 21 table which explains that the doubled down hands are not eligible for the additional payouts in Chapter 12 – Payout Odds.

(6) An inscription that:

(a) Advise players of the payout odds or amounts for all permissible wagers offered by the facility operator; and

(b) If the payout odds or amounts are not inscribed on the layout as required under §B(6) of this chapter, a sign or posting that identifies the payout odds or amounts, and payout limit per hand, for all permissible wagers.

C. A Spanish 21 table shall have a drop box and a tip box attached on the same side of the table as, but on opposite sides of, the dealer, as approved by the Commission under COMAR 36.05.03.16.

D. When a card shuffling device or other table game equipment prevents placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer, the Commission may approve an alternative location for the tip box from the location required under §C of this chapter.

E. A Spanish 21 table shall have a card reader device attached to the top of the dealer's side of the table.

F. The floorperson assigned to a Spanish 21 table shall inspect the card reader device required under §E of this chapter at the beginning of each gaming day to ensure that there has been no tampering with the device and that it is in proper working order.

G. A Spanish 21 table shall have a discard rack securely attached to the top of the dealer's side of the table, and the height of the discard rack shall:

(1) Equal the height of the cards, stacked one on top of the other, in the total number of decks that are to be used in the dealing shoe at that table; or
(2) Be taller than the height of the total number of decks being used if the discard rack has a distinct and clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards in the number of decks to be used in the dealing shoe at that table.

Chapter 3 - Cards; Number of Decks; Value of Cards.

A. Spanish 21 shall be played with six or eight decks of cards that are identical in appearance and at least one cover card.

B. The decks shall consist of 48 cards, with the 10 of each suit removed from each deck during the inspection required under Chapter 4 - Opening of the table for gaming.

C. The decks of cards opened for use at a Spanish 21 table shall be changed at least once every 24 hours.

D. The value of the cards shall be as follows:

(1) Any card from 2 to 9 shall have its face value;

(2) Any jack, queen or king shall have a value of 10; and

(3) An ace is valued at 11, unless that value would give a player or the dealer a score in excess of 21, in which case the ace is valued at 1.

Chapter 4 - Opening a Table for Gaming.

A. After receiving the decks of cards at the table, the dealer shall inspect the cards for any defects and the floorperson assigned to the table shall verify the inspection.

B. If the decks contain the 10 of any suit, the dealer and a floorperson shall ensure that these cards are removed from the decks, torn in half and placed in the box, envelope or container that the decks came from.

C. After the cards are inspected, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table.

D. The cards shall be spread in horizontal fan shaped columns by deck according to suit and in sequence.

E. After the first player arriving at the table has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.

F. After the cards have been stacked, the cards shall be shuffled in accordance with Chapter 5 – Shuffling and Cutting Cards.

G. If the decks of cards received at the table are preinspected and preshuffled as approved under COMAR 36.05.03.16, §§A—E of this chapter do not apply.

Chapter 5 – Shuffling and Cutting Cards.

A. Immediately prior to commencement of play, unless the cards were preshuffled as approved under COMAR 36.05.03.16, after each shoe of cards is dealt or when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed.

(1) Upon completion of the shuffle, the dealer or device shall place the decks of cards in a single stack.

(2) A facility operator may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

B. After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with backs facing away from the dealer, to the player determined under §C of this chapter.

C. If no player accepts the cut offered under §B of this chapter, the dealer shall cut the cards.

D. The cut of the cards shall be offered to players in the following order:

(1) If the game is just beginning, the first player arriving at the table;.

(2) The player on whose betting area the cover card appeared during the last round of play;

(3) If the cover card appeared on the dealer's hand during the last round of play, the player at the farthest point to the right of the dealer;

(4) If the player described in §D(3) of this chapter refuses the offer to cut, the offer shall rotate to each player in a counterclockwise manner;

(5) If the reshuffle was initiated at the discretion of the floorperson or above, the player at the farthest position to the right of the dealer; and

(6) If the player described in §D(5) of this chapter refuses the offer to cut the cards, the offer shall rotate to each player in a counterclockwise manner.

E. The player or dealer making the cut shall place the cover card in the stack at least ten cards from the top or bottom of the stack.

(1) After the cover card has been inserted, the dealer shall take all cards on top of the cover card and place them on the bottom of the stack.

(2) The dealer shall then insert the cover card in the stack at a position at least 1/4 of the way in from the bottom of the stack.

(3) The stack of cards shall then be inserted into the dealing shoe for commencement of play.

F. After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(1) If a recut is required, the cards shall be cut either by the player who last cut the cards or by the next person entitled to cut the cards, as determined under §C of this chapter.

(2) The stack of cards shall then be inserted into the dealing shoe for commencement of play.

G. A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in Chapter 7 – Dealing Cards and Completing a Round of Play, except that a floorperson may determine that the cards should be reshuffled after any round of play.

H. If there is no gaming activity at a Spanish 21 table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack and spread out on the table for inspection face down unless a player requests that the cards be spread face up on the table.

I. After the first player at the table described in §H of this chapter is afforded an opportunity to visually inspect the cards:

(1) The cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with §I of this chapter, if there is no automated shuffling device in use.

(2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled:

(a) The batch of cards already in the shuffler shall then be removed; and

(b) Unless a player requests otherwise, the batch of cards removed from the shuffler is not required to be spread for inspection and reshuffled prior to being dealt if the automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.

J. A facility operator may use a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Commission's independent certified testing laboratory and approved in prior to its use in the facility.

K. If a facility operator is using an approved device under §J of this chapter, §§B—I of this chapter do not apply.

Chapter 6 - Wagers.

A. Wagers at Spanish 21 shall be made by placing value chips, plaques or other Commission-approved table game wagering instruments on the appropriate areas of the Spanish 21 layout.

B. Verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

C. After the cards have been shuffled as required under Chapter 5 – Shuffling and Cutting Cares, a facility operator may prohibit any player who is seated or unseated at the gaming table, who does not make a wager on a given round of play, from placing a wager on the next round of play and any subsequent rounds of play at that gaming table until:

(1) The facility operator chooses to permit the player to begin wagering again; or

(2) A reshuffle of the cards has occurred.

D. Except an Insurance Wager under Chapter 8 – Insurance Wager, a Double Down Wager under Chapter 10 - Double Down Wager, or a wager on split pairs under Chapter 11 - Splitting Pairs, all wagers shall be placed prior to the first card being dealt for each round of play.

E. A player may not handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

F. To participate in a round of play and compete against the dealer's hand, a player shall place a Spanish 21 Wager.

G. If specified in its Rules Submission under COMAR 36.05.03.19, a facility operator may offer to a player who placed a Spanish 21 Wager the option of placing these additional wagers:

(1) A Match-the-Dealer Wager that either of the player's initial two cards will match the rank of the dealer's up card.

H. A facility operator shall specify in its Rules Submission under COMAR 36.05.03.19 the number of adjacent boxes on which a player may place a Spanish 21 Wager in one round of play.

Chapter 7 - Dealing Cards and Completing a Round of Play.

A. All cards used to play Spanish 21 shall be dealt from a dealing shoe located on the table in a location approved by the Commission under COMAR 36.05.03.16.

B. After the procedures under Chapter 5 – Shuffling and Cutting Cards have been completed, the stacked cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.

(1) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(2) The dealer may deal cards to the first two betting positions closest to the dealing shoe with the same hand.

(3) After each full batch of cards is placed in the shoe, the dealer shall remove the first card and place it in the discard rack.

(4) Each new dealer who comes to the table shall also remove one card and place it in the discard rack before dealing any cards to the players.

C. If the cover card appears as the first card in the dealing shoe at the beginning of a round of play, or appears during play, the dealer shall remove the cover card and place it to the side, and the hand will be completed.

D. The dealer shall then collect and reshuffle the cards in accordance with Chapter 5 – Shuffling and Cutting Cards.

E. Beginning with the player farthest to the dealer's left and moving clockwise around the table, the dealer shall deal:

(1) One card face up to each box on the layout in which a Spanish 21 Wager is contained;

(2) One card face up to the dealer;

(3) A second card face up to each box in which a wager is contained; and

(4) A second card face down to the dealer.

F. After the second card is dealt to each player and the dealer, and prior to any additional cards being dealt or before a card reader device is utilized, the dealer shall:

(1) Starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, settle all Match-the-Dealer Wagers by collecting all losing wagers and paying all winning wagers as follows:

(a) If either of the player's initial two cards match the rank of the dealer's up card, the dealer shall pay the winning Match-the-Dealer Wager in accordance with Chapter 12 – Payout Odds;

(b) Any card with a point value of 10 (a jack, queen or king) must only match an identical card without regard to value; and

(c) If both of the player's initial two cards match the rank of the dealer's up card, the player shall be paid for each matching card.

G. After settling the player's optional wagers in accordance with §F , if the dealer's first card is an ace, king, queen or a jack, the dealer shall:

(1) Offer the Insurance Wager in accordance with Chapter 8 – Insurance Wager;

(2) Determine whether the hole card will give the dealer a Blackjack;

(a) The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone at the table, including the dealer.

(3) If the dealer has a Blackjack, no additional cards shall be dealt and each player's Spanish 21 and Insurance Wagers, if applicable, shall be settled.

H. After the procedures in §G have been completed, the dealer shall start with the player farthest to the dealer's left and continue around the table in a clockwise direction.

(1) If the player has Blackjack and the dealer's up card is:

(a) 2, 3, 4, 5, 6, 7, 8 or 9, the dealer shall announce and pay the Blackjack and remove the player's cards.

(b) An ace, king, queen or jack and the dealer's hole card will not give the dealer a Blackjack, the dealer shall:

(i) Announce the player's Blackjack but make no payment or remove any cards;

(ii) Deal other cards to the players at the gaming table; and

(iii) Reveal the dealers hole card.

(2) If the player does not have Blackjack, the player may choose to:

(a) Surrender as permitted under Chapter 9 – Surrender;

(b) Double down as permitted under Chapter 10- Double Down Wager;

(c) Split pairs as permitted under Chapter 11 – Splitting Pairs,

(d) Stand; or

(e) Draw additional cards.

I. The dealer shall deal additional cards requested by each player face upwards.

J. A player may choose t to draw additional cards whenever their point count total is less than 21, unless the player has:

(1) Blackjack; or

(2) A hard or soft total of 21.

K. A player choosing to make a Double Down Wager may draw only one additional card.

L. After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall:

(1) Turn the hold card face up;

(2) Deal additional cards required to be dealt to the hand of the dealer face upwards; and

(3) Announce the dealer's total point count after each additional card is dealt.

M. The dealer shall draw additional cards until they have a hard or soft total of 17, 18, 19, 20 or 21.

N. A dealer may not draw additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will not have an effect on the outcome of the round of play.

O. The dealer shall settle all winning Spanish 21 Wagers in accordance with Chapter 12 – Payout Odds as follows if:

(1) The total point count of the player's hand is 21 or less and the total point count of the dealer's hand is in excess of 21;

(2) The total point count of the player's hand exceeds the total point count of the dealer's hand without exceeding 21;

(3) The player has a Blackjack and the dealer's hand has a total point count of 21 in two or more cards; or

(4) The total point count of the player's hand and the dealer's hand is 21 in more than two cards.

P. Except as provided in §O(3) and (4), a Spanish 21 Wager shall tie and be returned to the player if the total point count of the player's hand is the same as the dealer's.

Q. A player's Spanish 21 Wager shall be lost if the dealer has a Blackjack and the player's hand has a total point count of 21 in more than two cards.

R. The dealer shall settle all losing wagers and pay off all winning wagers in accordance with one of the following procedures designated in the facility operator's Rules Submission under COMAR 36.05.03.19:

(1) Collect all losing wagers and then pay off all winning wagers; or

(2) Pay off all winning wagers and collect all losing wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction.

S. The dealer shall place any losing wagers directly into the table inventory and may not pay off any winning wagers by using value chips collected from a losing wager.

T. After all wagers have been settled, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

U. Players may not handle, remove or alter any cards used to play Spanish 21.

Chapter 8 - Insurance Wager.

A. If the first card dealt to the dealer is an ace, each player may make an Insurance Wager which shall win if the dealer's hole card is a king, queen or jack.

B. An Insurance Wager shall be made by placing a value chip on the insurance line of the layout in an amount not more than 1/2 the player's initial Spanish 21 Wager.

C. A player may wager an amount in excess of 1/2 the initial Spanish 21 Wager to the next unit that can be wagered in chips when, because of the limitation of the value of chip denominations, half the initial Spanish 21 Wager cannot be bet.

D. Insurance Wagers shall be placed prior to the dealer inserting his hole card into the card reader device.

E. Winning Insurance Wagers shall be paid in accordance with the payout odds in Chapter 12 – Payout Odds.

F. Losing Insurance Wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.

Chapter 9 - Surrender.

A. After the first two cards are dealt to the player, the player may elect to discontinue play on his hand for that round by surrendering 1/2 of his Spanish 21 Wager.

B. All decisions to surrender shall be made prior to the player indicating whether to:

(1) Double down as permitted under Chapter 10 - Double Down Wager,

(2) Split pairs as permitted under Chapter 11 – Splitting Pairs

(3) To stand; or

(4) To draw.

C. If the first card dealt to the dealer is:

(1) Not an ace or 10 value card, the dealer shall immediately collect 1/2 of the wager and return 1/2 to the player.

(2) An ace or 10 value card, the dealer shall place the player's wager on top of the player's cards.

(a) If the dealer's second card results in Blackjack, the dealer shall immediately collect the entire wager; or

(b) If the dealer does not have Blackjack the dealer shall collect 1/2 of the wager and returning 1/2 of the wager to the player.

D. If the player has made an Insurance Wager and then elects to surrender, each wager will be settled separately in accordance with §A and Chapter 8 – Insurance Wager.

Chapter 10 - Double Down Wager, Rescue.

A. Except when a player has Blackjack, a player may elect to make a Double Down Wager, which may not exceed the amount of his original Spanish 21 Wager.

B. A player may double down on two or more cards dealt to him or two or more cards of any split pair.

C. Only one additional card shall be dealt to the hand on which the player has elected to double down.

D. The one additional card shall be dealt face up and placed sideways on the layout.

E. If a dealer obtains Blackjack after a player makes a Double Down Wager, the dealer shall collect only the amount of the original Spanish 21 Wager of the player and may not collect the additional Double Down Wager.

F. A winning Double Down Wager shall be paid in accordance with Chapter 12 – Payout Odds.

G. The additional payouts in Chapter 12 – Payouts §§B and C are not applicable to winning Double Down Wagers.

H. After the additional card required under §A has been dealt to the hand, a player may take back the Double Down Wager and forfeit his original wager, if the additional card does not result in the hand having a total point count in excess of 21.

Chapter 11 - Splitting Pairs.

A. If the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand formed in an amount equal to his original Spanish 21 Wager.

B. When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to the second hand.

C. After a second card is dealt to a split pair hand, the player shall indicate his decision to stand, draw or double down with respect to that hand.

D. A facility operator shall specify in its Rules Submission under COMAR 36.05.03.19 the number of additional times a patron may split pairs, including aces.

E. If the dealer obtains Blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager of the player and may not collect the additional amount wagered in splitting pairs.

F. The additional payouts provided in Chapter 12 – Payouts §§B and C are not applicable to a winning wager on a split hand.

Chapter 12 - Payout Odds.

A. A facility operator shall pay a winning:

(1) Spanish 21 Wager at odds of 1 to 1;

(2) Blackjack at odds of 3 to 2; and

(3) Insurance Wagers at odds of 2 to 1.

(4) Match-the-Dealer Wagers at the odds in the following paytable:

(a) If six decks of cards are being used:

(i) For each matching card of the same suit the payout is 9 to 1; and

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

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

(i) For each matching card of the same suit the payout is 12 to 1; and

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

B. A facility operator shall pay the following payout odds for winning Spanish 21 wagers, except when a player has made a Double Down Wager under Chapter 10 - Double Down Wager; Rescue, all of the following wagers shall be paid at odds of 1 to 1:

(1) Three cards consisting of 6, 7 and 8 of mixed suits shall be paid at odds of 3 to 2;

(2) Three cards consisting of 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1;

(3) Three cards consisting of the 6, 7 and 8 of spades shall be paid at odds of 3 to 1;

(4) Three cards consisting of three 7s of mixed suits shall be paid at odds of 3 to 2;

(5) Three cards consisting of three 7s of the same suit shall be paid at odds of 2 to 1;

(6) Three cards consisting of three 7s of spades shall be paid at odds of 3 to 1;

(7) Five cards totaling 21 shall be paid at odds of 3 to 2;

(8) Six cards totaling 21 shall be paid at odds of 2 to 1; and

(9) Seven or more cards totaling 21 shall be paid at odds of 3 to 1.

C. A facility operator shall pay the following payouts for a winning hand that consists of three 7s of the same suit, when the dealer's exposed card is also a 7 of any suit:

(1) If the player's original wager was $5 or more but less than $25, the player shall receive an additional payout of $1,000.

(2) If the player's original wager was $25 or more, the player shall receive an additional payout of $5,000.

(3) All other players at the table who placed a wager during that round of play shall also be paid an additional payout of $50.

(4) The additional fixed payouts are not applicable if a Double Down Wager was made on a winning hand or the winning hand had been split under Chapter 11 - Splitting Pairs

Chapter 13 - Irregularities.

A. A card found face up in the shoe may not be used in that round of play and shall be placed in the discard rack.

B. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

C. If a 10 card of any suit is found in the shoe, it may not be used in the game and shall be removed from the shoe and torn in half by a floorperson and placed in the box, envelope or container that the decks came from.

D. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the decks of cards shall be removed from play.

E. A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

F. After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, the card shall be dealt to the players or dealer as though it were the next card from the shoe.

G. Any player refusing to accept the card may not have any additional cards dealt to him during the round.

H. If the card is refused by the players and the dealer cannot use the card, the card shall be placed in the discard rack.

I. If the dealer has 17 and accidentally draws a card for himself, the card shall be placed in the discard rack.

J. If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player and then deal the appropriate number of cards to himself.

K. If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut in accordance with Chapter 5 - Shuffling and Cutting of the Cards.

L. The first card shall be drawn face down and placed in the discard rack and the dealer shall complete the round of play.

M. If no cards are dealt to the player's hand, the player's hand is dead and the player shall be included in the next deal.

N. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

O. If after receiving the first two cards, the dealer fails to deal an additional card to a player who has requested a card, then, at the player's option, the dealer shall:

(1) Deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card; or

(2) Call the player's hand dead and return the player's original Spanish 21 Wager.

P. If the dealer inserts his hole card into a card reader device when the value of his first card is not an ace, king, queen or jack, the dealer, after notification to a floorperson or above, shall, if the particular card reader device in use:

(1) Provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager.

(2) Does not provide any player with the opportunity to determine the value of the hole card, continue play.

Q. If a card reader device malfunctions, the dealer may not continue dealing the game of Spanish 21 at that table until the card reader device is repaired or replaced.

R. If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle or fails to complete a shuffle cycle, the cards shall be reshuffled.

S. If an automated card shuffling device or automated dealing shoe malfunctions and cannot be used, the device or shoe must be covered or have a sign indicating that it is out of order placed on the device or shoe before any other method of shuffling or dealing may be utilized at that table.