



Type of Game

The game of Commission Free Fortune Gow Poker utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The player-dealer may only "bank" the hand (including bonus bets) for two consecutive rounds of play before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game

The object of the game is for both of the player's two hands to rank higher than both of the player-dealer's two hands by strategically playing the seven-card poker hand with a two-card low hand and a five-card poker high hand. Should one hand rank exactly the same as the player-dealer's hand, this is a tie. The player-dealer wins all ties. If the player wins one hand, but loses the other, this is considered a "push" and no money exchanges hands.

The game also features three optional bonus bets.

Fortune Bonus Bet: In Commission Free Fortune Pai Gow Poker, a player can place an optional Fortune Bonus Wager. A player wins if they make one of the qualifying poker hands. A player that wagers at least \$5 on the Fortune Bonus Bet qualifies for an Envy Bonus prize.

Dealer Bonus Bet: The player is making a wager on the dealer's hand. If the dealer's hand is three of a kind or better (regardless of how it is split between high and low) or if the dealer's low hand is '9' high, then the player is paid. The player will only be paid for the single highest payout. Thus, if the dealer's hand is three of a kind with a '9' high low hand, the player will only be paid for the '9' high low hand.

Tiger 9 Bet: In Commission Free Fortune Pai Gow Poker, a player can place an optional Tiger 9 Bet. The player wins if the player-dealer's hand has a 9-high in their two-card hand.

Description of the Deck and Number of Decks Used

The game shall be played using one standard 52-card deck with a joker, for a total of 53 cards. The joker may be used as an ace or to complete a straight or a flush.

Card Values and Hand Rankings

Five-Card High Card Values-The rank of each card used in Commission Free Fortune Pai Gow, when forming a five-card high poker hand, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and then 2. The joker may be used as an ace or to complete a straight, a flush, or a straight flush. All suits shall be considered equal in rank.

Two-Card High Card Values- The highest 2-card hand is a pair of aces and the lowest 2-card hand is a 3 and a 2. All suits shall be considered equal in rank.



The ranking of hands for the 5-card hand in Commission Free Fortune Pai Gow, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Five Aces	A hand that consists of four aces and a joker.
Royal Flush	A hand that consists of ace, king, queen, jack and 10 of the same suit.
Straight Flush	A hand that consists of five cards of the same suit in consecutive ranking. King, queen, jack, 10 and 9 is the highest ranked straight flush and a 5, 4, 3, 2 and ace is the lowest ranked straight flush.
Four of a Kind	A hand that consists of four cards of the same rank. Four aces is the highest ranked four of a kind and four 2's is the lowest ranked four of a kind.
Full House	A hand that consists of a three of a kind and a pair. Three aces and two kings is the highest ranked full house and three 2's and two 3's is the lowest ranked full house.
Flush	A hand that consists of five cards of the same suit, but that are not in consecutive ranking. An ace, king, queen, jack and 9 is the highest ranked flush and a 7, 5, 4, 3 and 2 is the lowest ranked flush.
Straight	A hand that consists of five cards that are in consecutive ranking, but that are not the same suit. An ace, king, queen, jack and 10 is the highest ranked straight and a 5, 4, 3, 2 and ace is the lowest ranked straight.
Three of a Kind	A hand that consists of three cards of the same rank. Three aces is the highest ranked three of a kind and three 2's is the lowest ranked three of a kind.
Two Pairs	A hand that consists of two pairs. Two aces and two kings is the highest ranked two pairs and two 3's and two 2's is the lowest ranked two pairs.
One Pair	A hand that consists of two cards of the same rank. Two aces is the highest ranked pair and two 2's is the lowest ranked pair.

Description of Table Used and Total Number of Seated Positions

An industry standard Pai Gow Poker table will be used to play Commission Free Fortune Pai Gow Poker. The table felt will have the game name and a segregated marked betting circle for the Commission Free Pai Gow bet, Tiger 9, Dealer, and Fortune Bonus bet area. The game may be played on a larger table that seats more than seven players; however there is a maximum of six players and a player-dealer position that may be active in the game during each round of play.

Dealing Procedures and Round of Play

- Each player will put up the Commission Free Fortune Pai Gow Poker game wager and may also place a Fortune Bonus Bet, Dealer Bonus, and/or a Tiger 9 bet at this time as well. Players betting at least \$5 on the Fortune Bonus Bet are also eligible for the Envy Bonus payout.
- Backline betting is allowed for the Commission Free Fortune Pai Gow base wager and all bonus wagers.



- To determine the placement of the “action” button, the casino dealer will read the random number generator on the shufflemachine. The random number generator indicates which seat the first pile of seven cards will be distributed. The player-dealer’s position is always one, eight, and fifteen. Other seats, in clockwise rotation, respectively represent the other numbers. If the random number is one, eight, or fifteen, the player-dealer shall receive the first set of cards and the player to the left of the player-dealer shall receive the action button. Wagers shall be settled in a clockwise manner around the table, starting with the player with the action button.
- Once the action button position is determined, the casino dealer shall distribute the stacks of seven hands in order to each seat, starting with the seat number indicated on the shufflemachine, and continuing clockwise around the table. All seven hands will be distributed to all seats at the table, regardless of whether a player is seated at each position or a wager has been placed. Once all of the hands have been distributed, the casino dealer will collect the cards distributed to seats without a wager and place them in the discard pile.
- Once the cards have been distributed, each player shall set their hands by arranging the seven cards into a two card hand which is placed in front of the five card hand, and a five card hand which is placed behind the two card hand. The five card hand must rank higher than the two card hand, according to the ranking of hands, as shown above.
- When all Players' hands have been set, the casino dealer exposes the player-dealer's hand. The player-dealer must set their hand the house way (see chart below).

Pai Gow Poker House Way Chart:

Hand	How to Play*
No Pair	Put 2nd and 3rd highest cards in front
One Pair	Put pair in back, highest two cards in front
Two Pair	If high pair is ace, king or queen – always split If high pair is jack, 10's or 9's – split unless there is an ace. Ace in front If high pair is 8's, 7's, or 6's – split unless there is a king. King in front If high pair is 5's, 4's, 3's, or 2's- split unless there is a queen. Queen in front
Three Pair	Put highest pair in front
Three of a Kind	If aces – always split. Ace in front and pair of aces in back If kings or below – never split If two sets of three of a kind – split highest set
Straight, Flush, Straight Flush	With no pair – always play the complete hand With one pair – always play the complete hand With two pair – play according to two pairs (see above) With 3 or a kind – play complete hand in back, pair in front If straight, flush and/straight flush – put the two highest cards in front after forming straight, flush or straight/flush
Full House	Put the highest permissible pair in front



Four of a Kind	If aces, kings or queens – always split If jacks, 10's or 9's – split unless king in front If 8's, 7's, 6's – split unless queen in front If 5's and below – never split If 4 of a kind with a pair – play 4 of a kind behind
Five Aces	Put pair of aces in front

* When possible always play the highest pair in front that will leave a complete hand (straight or better) behind.

- Once the player-dealer's hand is set, each player's hand is exposed, in turn, and compared to the player-dealer's hands to determine the winners, losers, or tie hands. Furthermore, all wagers shall be settled from seat to seat in the following order: the Commission Free Fortune Pai Gow game wager, the Fortune Bonus bet, the Dealer Bonus bet and lastly the Envy Bonus bet. If there is a Tiger 9 Bonus bet winner, all Commission Free Fortune Pai Gow game wagers will push, so the pay out shall be, the Fortune Bonus bet, the Tiger 9 Bonus bet, the Dealer Bonus bet and lastly the Envy Bonus bet. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

How Winners are Determined and Paid

Each player's five card hand will be compared to the player-dealer's five card hand, and each player's two card hand will be compared to the player-dealer's two card hand, in turn, starting with the action button, to determine the winner according to the following criteria:

- a. The Commission Free Fortune Pai Gow Poker game wager wins if the two card hand and the five card hand held by the player ranks higher than the player-dealer's two card hand and the five card hand. Winning Commission Free Fortune Pai Gow Poker game wagers are paid 1 to 1.
- b. The Commission Free Fortune Pai Gow Poker game wager loses if the two card hand and the five card hand held by the player ranks lower than the player-dealer's two card hand and the five card hand.
- c. The Commission Free Fortune Pai Gow Poker game wager "pushes" if one of the hands held by the player ranks higher than the player-dealer's corresponding hand, and the player's other hand ranks lower than the player-dealer's corresponding hand. In this case, neither the player nor the player-dealer wins or loses; the wager is a "push" and is returned to the player.
- d. The Commission Free Fortune Pai Gow Poker game wager "pushes" if the player-dealer plays a 9-high in their two-card hand (low).
- e. If one hand is identical in rank to the player-dealer's hand, it is a "copy hand." The player-dealer wins all "copy hands."



Bonus Bets

- The player-dealer shall pay all qualifying bonus bets and shall collect all bonus bets that did not qualify. Furthermore, all bonus bets shall be settled from seat to seat in the following order: the Fortune Bonus bet, the Tiger 9 Bonus bet, the Dealer Bonus bet and lastly the Envy Bonus bet.
- For each seated position, there shall be one separate and specifically designated area for the placement for each bonus bet. A player may only place a bonus bet if they have also placed a Commission Free Fortune Pai Gow Poker game wager prior to the initial deal.
- Backline betting is eligible on all bonus bets.
- The bonus bets remains in action regardless of whether the player's Commission Free Fortune Pai Gow Poker game, or any other bonus bet, wins, loses, or pushes.

Fortune Bonus Bet

- If a player wagers a minimum of \$5 on the Fortune Bonus Bet, the player qualifies for the Envy Bonus and the Casino dealer must place an Envy button next to the Fortune Bonus Bet (Envy rules and payout are explained below).
- The Fortune Bonus Bet and takes into account the first seven cards dealt as a player's hand. In the event that the first seven cards dealt to a player that placed a Fortune Bonus Bet is a pre-determined and designated qualifying hand, as shown in the chart below, the Fortune Bonus Bet shall win. Any other combination of the first seven cards dealt, other than the hands shown below, shall lose. There is no opportunity for the Fortune Bonus Bet to tie as it is dependent on the cards dealt as the player's hand, not a comparison of cards or hands.
- The joker may be used as an ace or to make straights and flushes.
- Qualifying Fortune Bonus Bets shall be paid according to the payable, as shown below.

Fortune Bonus Bet Paytable

Hand	FPG-04	
	Pays	Envy
7 Card Straight Flush	8,000 to 1	\$5,000
Royal Flush + Royal Match*	2,000 to 1	\$1,000
7 Card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
4 of a Kind	25 to 1	\$5



Full House	5 to 1
Flush	4 to 1
3 of a Kind	3 to 1
Straight	2 to 1

* A hand that consists of ace, king, queen, jack, 10 and king, queen suited.

Envy Bet

- A player that places a wager of at least \$5 on the Fortune Bonus Bet shall receive an “Envy” button and may qualify for the Envy Bonus payout if another player who placed a Fortune Bonus Bet receives a pre-determined and designated qualifying hand, as shown in the chart above (See the Fortune Bonus Bet Paytable).
- The Envy Bonus takes into account the first seven cards dealt as a player’s hand. In the event that the first seven cards dealt to a player that has placed a Fortune Bonus Bet is a pre-determined and designated qualifying hand, as shown in the chart above, all players with an “Envy” button shall win. However, a player is not eligible to win an Envy Bonus for their own hand if it qualifies for an Envy Bonus payout. However, if multiple players have made a seven card qualifying Fortune Bonus Bet and Envy Bonus hand, then all players with an “Envy” button shall win, other than for their own hand. Any other combination of the first seven cards dealt, other than the hands shown above, shall lose.
- Qualifying Envy Bonus buttons shall be paid according to the table, as shown above.

Dealer Bonus Bet

- If the dealer's hand is three of a kind or better (regardless of how it is split between high and low) or if the dealer's low hand is '9' high, then the player is paid according to the payable, as shown below.
- The player will only be paid for the single highest payout. Thus, if the dealer's hand is three of a kind with a '9' high low hand, the player will only be paid for the '9' high low hand.

Dealer Bonus Bet Paytable

Hand	Pays
7-Card Straight Flush	500 to 1
Royal Flush + Royal Match	500 to 1
5 Aces	500 to 1
Royal Flush	150 to 1
Straight Flush	50 to 1
4 of a Kind	25 to 1
Full House	4 to 1
Flush	3 to 1
Three of a Kind	2 to 1
Straight	2 to 1
9 High Low Hand	5 to 1

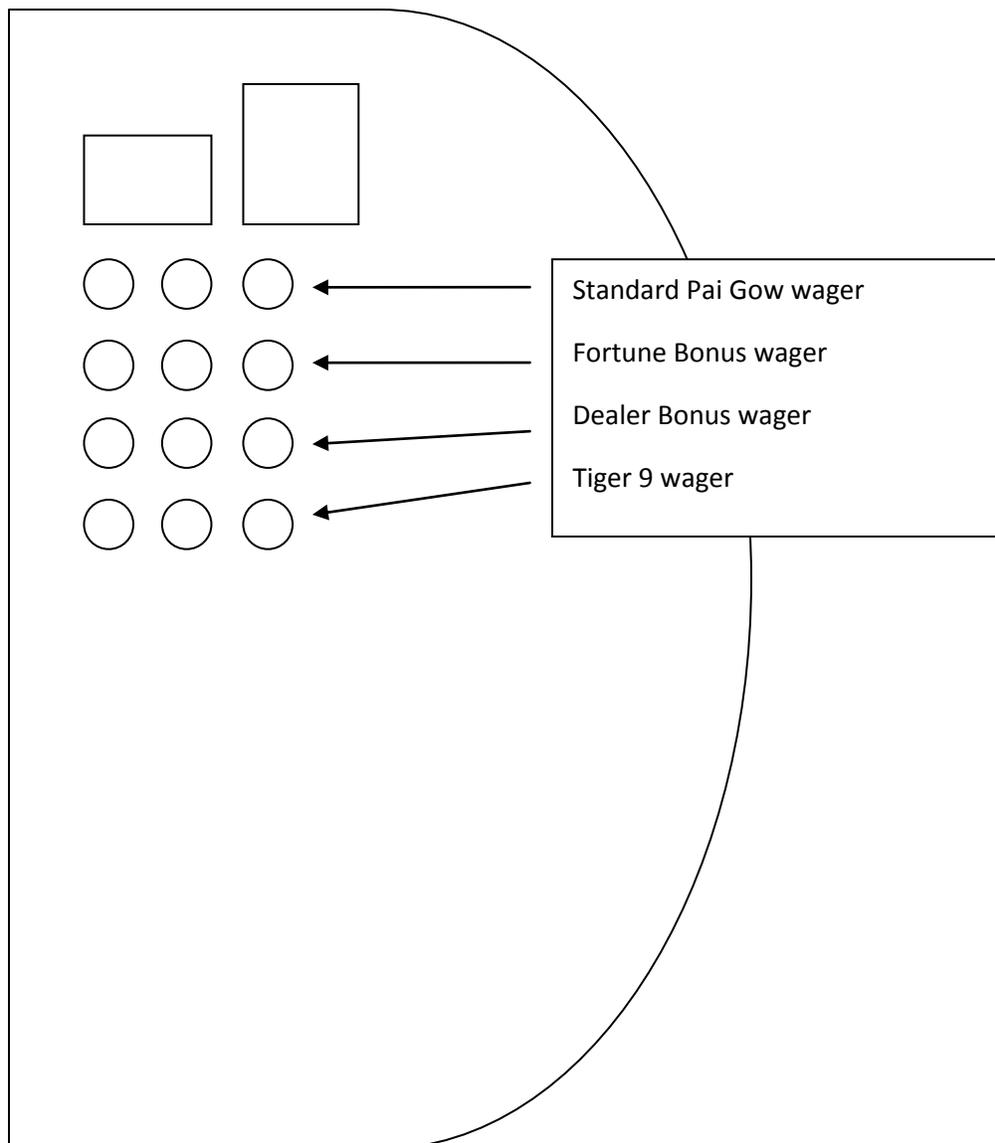


Tiger 9 Bet

- The Tiger 9 bet takes into account the first seven cards dealt in the player-dealer’s hand. In the event that the player places a wager in the designated Tiger 9 betting space and the player-dealer plays a 9-high in their two-card hand (low), the player shall then receive a payout of 30:1. Any other combination of the first seven cards dealt for the player-dealer, other than a 9-high in their two-card hand (low), shall lose. There is no opportunity for the Tiger 9 bet to tie as it is dependent on the cards dealt in the player-dealer’s hand, not a comparison of cards or hands.

Mock-Up of Table Layout

Commission Free Fortune Pai Gow with Tiger 9, Fortune Bonus and Dealer Bonus wager options. The betting circles will be printed for a total of seven seats – all of which will have betting circles for all available wagering options for three players per seat.





Wagering Limits and Collection Fees

Although the Bureau has approved these collection rates, games offering a zero collection are currently under Bureau review. The Bureau has the right to: (1) review the lawfulness of the Commission Free Fortune Pai Gow Collection Rates; (2) notify all law enforcement agencies and gambling establishments if further review determines that the Commission Free Fortune Pai Gow Games Collection Rates are unlawful; (3) require gambling establishments to cease and desist offering the Commission Free Fortune Pai Gow Games Collection Rates, if found unlawful; and (4) take action against those gambling establishments that decline to abide by the Bureau’s cease and desist notification.

For **schedule options 1 thru 23**, a collection shall be taken per round of play from the player-dealer position based on the total table action, which is the sum of all players’ controlled game and bonus bets placed prior to cards being dealt. There will be no collection taken from each player for placing a base wager or bonus wagers. The Minimum and Maximum wagering limits are noted below. The Fortune Pai Gow, Dealer’s Bonus, and the Tiger 9 bonus bets may be less than, equal to, or greater than the Commission Free Fortune Pai Gow Poker game wager. However, the bonus bets must be within the minimum and maximum table limits. The collection shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule, which utilizes one table limit and the specified collection for that table limit, as listed below, shall be used at a table at any one time. Furthermore, the collection rates may not be calculated as a portion of wagers made or winnings earned.

Minimum Wagering Limits shall be between \$1-\$1,000
 Maximum Wagering Limits shall be between \$200-\$10,000

Schedule Option	Total Table Action	Player-Dealer Collection	Player Collection
1	\$1-\$49	\$2.00	\$0.00
	\$50-\$99	\$4.00	
	\$100-\$149	\$6.00	
	\$150-\$199	\$8.00	
	\$200+	\$12.00	
2	\$1-\$49	\$1.00	\$0.00
	\$50-\$99	\$3.00	
	\$100-\$149	\$5.00	
	\$150-\$199	\$7.00	
	\$200+	\$10.00	
3	\$1-\$49	\$2.00	\$0.00
	\$50-\$99	\$4.00	
	\$100-\$199	\$6.00	
	\$200+	\$12.00	



4	\$1-\$49	\$1.00	\$0.00
	\$50-\$99	\$2.00	
	\$100-\$149	\$3.00	
	\$150-\$199	\$4.00	
	\$200+	\$5.00	
5	\$1-\$49	\$1.00	\$0.00
	\$50-\$99	\$2.00	
	\$100-\$199	\$3.00	
	\$200-\$299	\$4.00	
	\$300+	\$6.00	
6	\$1-\$49	\$1.00	\$0.00
	\$50-\$99	\$2.00	
	\$100-\$199	\$3.00	
	\$200-\$399	\$4.00	
	\$400+	\$6.00	
7	\$1-\$49	\$1.00	\$0.00
	\$50-\$99	\$2.00	
	\$100-\$199	\$3.00	
	\$200-\$299	\$5.00	
	\$300+	\$8.00	
8	\$1-\$74	\$1.00	\$0.00
	\$75-\$149	\$2.00	
	\$150-\$224	\$3.00	
	\$225-\$299	\$4.00	
	\$300+	\$5.00	
9	\$1-\$74	\$1.00	\$0.00
	\$75-\$149	\$2.00	
	\$150-\$224	\$3.00	
	\$225-\$299	\$4.00	
	\$300+	\$6.00	
10	\$1-\$74	\$1.00	\$0.00
	\$75-\$149	\$2.00	
	\$150-\$224	\$3.00	
	\$225-\$400	\$4.00	
	\$401+	\$7.00	
11	\$1-\$74	\$1.00	\$0.00
	\$75-\$199	\$2.00	
	\$200-\$399	\$5.00	
	\$400-\$699	\$8.00	
	\$700+	\$12.00	
12	\$1-\$99	\$1.00	\$0.00
	\$100-\$199	\$2.00	
	\$200-\$299	\$3.00	
	\$300-\$399	\$4.00	
	\$400+	\$6.00	



13	\$1-\$99	\$1.00	\$0.00
	\$100-\$199	\$3.00	
	\$200-\$299	\$4.00	
	\$300-\$399	\$5.00	
	\$400+	\$7.00	
14	\$1-\$99	\$1.00	\$0.00
	\$100-\$199	\$4.00	
	\$200-\$299	\$5.00	
	\$300-\$399	\$6.00	
	\$400+	\$8.00	
15	\$1-\$99	\$1.00	\$0.00
	\$100-\$299	\$3.00	
	\$300-\$499	\$5.00	
	\$500-\$799	\$8.00	
	\$800+	\$12.00	
16	\$1-\$99	\$2.00	\$0.00
	\$100-\$299	\$3.00	
	\$300-\$499	\$6.00	
	\$500-\$799	\$8.00	
	\$800+	\$12.00	
17	\$1-\$99	\$2.00	\$0.00
	\$100-\$299	\$3.00	
	\$300-\$499	\$6.00	
	\$500-\$799	\$10.00	
	\$800+	\$15.00	
18	\$1-\$99	\$2.00	\$0.00
	\$100-\$299	\$3.00	
	\$300-\$499	\$5.00	
	\$500-\$799	\$12.00	
	\$800+	\$20.00	
19	\$1-\$999	\$5.00	\$0.00
	\$1000-\$1999	\$15.00	
	\$2000-\$2999	\$25.00	
	\$3000-\$3999	\$35.00	
	\$4000+	\$45.00	
20	\$1-\$999	\$10.00	\$0.00
	\$1000-\$1999	\$15.00	
	\$2000-\$2999	\$30.00	
	\$3000-\$3999	\$35.00	
	\$4000+	\$50.00	
21	\$1-\$999	\$15.00	\$0.00
	\$1000-\$1999	\$20.00	
	\$2000-\$2999	\$30.00	
	\$3000-\$3999	\$40.00	
	\$4000+	\$55.00	



22	\$1-\$999	\$20.00	\$0.00
	\$1000-\$1999	\$25.00	
	\$2000-\$2999	\$35.00	
	\$3000-\$3999	\$45.00	
	\$4000+	\$55.00	
23	\$1-\$999	\$5.00	\$0.00
	\$1000-\$1999	\$15.00	
	\$2000-\$2999	\$25.00	
	\$3000-\$3999	\$35.00	
	\$4000+	\$45.00	