



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 creating two poker hands out of the seven-card hand he/she is dealt: a two-card hand and a five-card poker hand. The five-card hand's rank must exceed the two-card hand. The two-card hand is often called the hand "in front" or the "low" hand. The five-card hand is called the hand "behind" or the "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 two optional bonus bets.

Fortune Bonus Bet: In Commission Free Fortune Pai Gow Poker, a player can place an optional Fortune Bonus Bet. 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.

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 10 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 Tiger 9 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 and/or a Tiger 9 bet at this time as well.
- To determine the placement of the "action" button, the casino dealer will read the random number generator on the shuffle machine. 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 7 hands in order to each seat, starting with the seat number indicated on the shuffle machine, 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 Fortune bonus bet, then the Commission Free Fortune Pai Gow game wager, and lastly the Envy bonus. If there is a Tiger Bonus bet winner, all Commission Free Fortune Pai Gow game wagers will push, so the pay out shall be, the Fortune bonus bet, Tiger bonus bet and the Envy bonus. 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

Fortune Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Fortune Bonus Bet. A player may only place a Fortune Bonus Bet if they have also placed a Commission Free Fortune Pai Gow Poker game wager prior to the initial deal. 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 may be less than, equal to, or greater than the Commission Free Fortune Pai Gow Poker game wager. However, the Fortune Bonus Bet must be within the minimum and maximum table limits.
- The Fortune Bonus Bet and takes into account the first seven (7) cards dealt as a player's hand. In the event that the first seven (7) 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 (7) 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.
- The Fortune Bonus Bet remains in action regardless of whether the player's Commission Free Fortune Pai Gow Poker game wager, or any other bonus bet, wins, loses, or pushes.
- The player-dealer shall pay all qualifying Fortune Bonus Bet and shall collect all Fortune Bonus Bets that did not qualify. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.
- Qualifying Fortune Bonus Bets shall be paid according to the chart, as shown below.

Fortune Bonus Bet Paytable

Hand	FPG-04	
	Pays	Envy
7 Card Straight Flush	2,500 to 1	\$1,000
Royal Flush + Royal Match*	1,000 to 1	\$750
7 Card Straight Flush with Joker	750 to 1	\$250
5 Aces	250 to 1	\$100
Royal Flush	125 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). Players shall receive one (1) “Envy” button for each Fortune Bonus Bet in an amount equal to or greater than \$5.

- The Envy Bonus takes into account the first seven (7) cards dealt as a player’s hand. In the event that the first seven (7) 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 (7) 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 (7) cards dealt, other than the hands shown above, shall lose.
- The Envy Bonus may win regardless of the outcome of the Commission Free Fortune Pai Gow Poker game wager.
- The player-dealer shall pay all qualifying Envy Bonuses and shall collect all Envy bets that did not qualify. Wagers are collected or paid, to the extent that the player-dealer’s wager covers. Once the player-dealer’s wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

Tiger 9 Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tiger 9 bet. A player may only place a Tiger 9 bet if they have also placed a Commission Free Fortune Pai Gow Poker game wager prior to the initial deal.
- The Tiger 9 bet may be less than, equal to, or greater than the Commission Free Fortune Pai Gow Poker game wager. However, the Tiger 9 bet must be within the minimum and maximum table limits.
- The Tiger 9 bet takes into account the first seven (7) 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 (7) 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.
- The joker may be used as an ace or to make straights and flushes.
- The Tiger 9 bet remain in action regardless of whether the player’s Commission Free Fortune Pai Gow Poker game wager, or any other bonus wager, wins, loses, or pushes.



- The player-dealer shall pay all qualifying Tiger 9 bets and shall collect all Tiger 9 bets that did not qualify. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

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 4**, a collection shall be taken per round of play from the player-dealer position. Minimum and maximum wagering limits are listed out below. A collection shall also be taken from each player based on the amount of each game wager and bonus bet placed. For **schedule options 5 and 8-28**, 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 base collection taken from each player based on the amount of each game wager and bonus bet placed. For **schedule options 6-7**, the player will not pay a collection fee, a collection shall be taken per round of play from the player-dealer position based on the total table action. The collection shall be collected from the player-dealer and dropped by the house dealer prior to the dice cup being opened.

Minimum wagering limits shall be between \$1-\$1000

Maximum wagering limits shall be between \$100-\$10,000

Schedule Option	Player Wager	Player Collection	Player-Dealer Collection
1	\$1-\$100	\$1.00	\$1.00
	\$101-\$200	\$2.00	
	\$201-\$300	\$3.00	
	\$301-\$400	\$4.00	
	\$401+	\$5.00	
2	\$1-\$100	\$1.00	\$2.00
	\$101-\$200	\$2.00	
	\$201-\$300	\$3.00	
	\$301-\$400	\$4.00	
	\$401+	\$5.00	



3	\$1-\$200	\$1.00	\$1.00
	\$201-\$400	\$3.00	
	\$401-\$600	\$5.00	
	\$601-\$800	\$7.00	
	\$801+	\$9.00	
4	\$1-\$200	\$2.00	\$2.00
	\$201-\$600	\$4.00	
	\$601-\$1,000	\$8.00	
	\$1,001-\$1,400	\$12.00	
	\$1,401+	\$15.00	

Schedule Option	Total Table Action	Player-Dealer Collection	Player Collection
5	\$1 - \$49	\$2.00	\$0.00
	\$50 - \$99	\$4.00	
	\$100 - \$149	\$6.00	
	\$150 - \$199	\$8.00	
	\$200+	\$12.00	
6	\$1 - \$49	\$1.00	\$1.00
	\$50 - \$99	\$3.00	
	\$100 - \$149	\$5.00	
	\$150 - \$199	\$7.00	
	\$200+	\$10.00	
7	\$1 - \$49	\$2.00	\$1.00
	\$50 - \$99	\$4.00	
	\$100 - \$199	\$6.00	
	\$200+	\$12.00	
8	\$1 - \$49	\$1.00	\$0.00
	\$50 - \$99	\$2.00	
	\$100 - \$149	\$3.00	
	\$150 - \$199	\$4.00	
	\$200+	\$5.00	
9	\$1 - \$49	\$1.00	\$0.00
	\$50 - \$99	\$2.00	
	\$100 - \$199	\$3.00	
	\$200 - \$299	\$4.00	
	\$300+	\$6.00	



10	\$1 - \$49	\$1.00	\$0.00
	\$50 - \$99	\$2.00	
	\$100 - \$199	\$3.00	
	\$200 - \$399	\$4.00	
	\$400+	\$6.00	
11	\$1 - \$49	\$1.00	\$0.00
	\$50 - \$99	\$2.00	
	\$100 - \$199	\$3.00	
	\$200 - \$299	\$5.00	
	\$300+	\$8.00	
12	\$1 - \$74	\$1.00	\$0.00
	\$75 - \$149	\$2.00	
	\$150 - \$224	\$3.00	
	\$225 - \$299	\$4.00	
	\$300+	\$5.00	
13	\$1 - \$74	\$1.00	\$0.00
	\$75 - \$149	\$2.00	
	\$150 - \$224	\$3.00	
	\$225 - \$299	\$4.00	
	\$300+	\$6.00	
14	\$1 - \$74	\$1.00	\$0.00
	\$75 - \$149	\$2.00	
	\$150 - \$224	\$3.00	
	\$225 - \$399	\$4.00	
	\$400+	\$7.00	
15	\$1 - \$74	\$1.00	\$0.00
	\$75 - \$199	\$2.00	
	\$200 - \$399	\$5.00	
	\$400 - \$699	\$8.00	
	\$700+	\$12.00	
16	\$1 - \$99	\$1.00	\$0.00
	\$100 - \$199	\$2.00	
	\$200 - \$299	\$3.00	
	\$300 - \$399	\$4.00	
	\$400+	\$6.00	
17	\$1 - \$99	\$1.00	\$0.00
	\$100 - \$199	\$3.00	
	\$200 - \$299	\$4.00	
	\$300 - \$399	\$5.00	
	\$400+	\$7.00	



18	\$1 - \$99	\$1.00	\$0.00
	\$100 - \$199	\$4.00	
	\$200 - \$299	\$5.00	
	\$300 - \$399	\$6.00	
	\$400+	\$8.00	
19	\$1 - \$99	\$1.00	\$0.00
	\$100 - \$299	\$3.00	
	\$300 - \$499	\$5.00	
	\$500 - \$799	\$8.00	
	\$800+	\$12.00	
20	\$1 - \$99	\$2.00	\$0.00
	\$100 - \$299	\$3.00	
	\$300 - \$499	\$6.00	
	\$500 - \$799	\$8.00	
	\$800+	\$12.00	
21	\$1 - \$99	\$2.00	\$0.00
	\$100 - \$299	\$3.00	
	\$300 - \$499	\$6.00	
	\$500 - \$799	\$10.00	
	\$800+	\$15.00	
22	\$1 - \$99	\$2.00	\$0.00
	\$100 - \$299	\$3.00	
	\$300 - \$499	\$6.00	
	\$500 - \$799	\$10.00	
	\$800+	\$15.00	
23	\$1 - \$99	\$2.00	\$0.00
	\$100 - \$299	\$3.00	
	\$300 - \$499	\$5.00	
	\$500 - \$799	\$12.00	
	\$800+	\$20.00	
24	\$1 - \$999	\$5.00	\$0.00
	\$1,000 - \$1,999	\$15.00	
	\$2,000 - \$2,999	\$25.00	
	\$3,000 - \$3,999	\$35.00	
	\$4,000+	\$45.00	
25	\$1 - \$999	\$10.00	\$0.00
	\$1,000 - \$1,999	\$15.00	
	\$2,000 - \$2,999	\$30.00	
	\$3,000 - \$3,999	\$35.00	
	\$4,000+	\$50.00	



26	\$1 - \$999	\$15.00	\$0.00
	\$1,000 – \$1,999	\$20.00	
	\$2,000 - \$2,999	\$30.00	
	\$3,000 - \$3,999	\$40.00	
	\$4,000+	\$55.00	
27	\$1 - \$999	\$20.00	\$0.00
	\$1,000 – \$1,999	\$25.00	
	\$2,000 - \$2,999	\$35.00	
	\$3,000 - \$3,999	\$45.00	
	\$4,000+	\$55.00	
28	\$1 - \$999	\$15.00	\$0.00
	\$1,000 – \$1,999	\$25.00	
	\$2,000 - \$2,999	\$35.00	
	\$3,000 - \$3,999	\$50.00	
	\$4,000+	\$70.00	