Blackjack Variants

You will find many games online with standard blackjack rules. However, you will also find a great number of so-called ‘variants’; these are games with changes to the basic rules, allowing for a different blackjack experience for the players. Because of these innovations, the game has remained fresh over the years. However, a word of caution: many variants exchange interesting changes for a lower RTP rate. That being said, here are the specific blackjack card game rules.

**Single Deck**

To many players, this is the “holy grail” of all blackjack games. The theoretical return rate can be as high as 99.85%, and card counting is easiest with only one deck. However, in online and casino versions of this setup, there will almost always be other rule changes that re-increase the house edge so that it works out the same (or worse) than a six or eight deck game.

**Switch**

Players are dealt two hands instead of one. They are then able to exchange, or “switch”, the top cards between the two decks, increasing the chances of blackjacks or favourable hands. However, blackjack only pays even money. Also, if the dealer scores 22, all hands are pushed except for a natural blackjack (21 with the first two cards, and not on splits).

**Double Exposure**

Here, both of the dealer’s initial cards are dealt face up. This gives players a better chance of making the right decision regarding their own hand as it is clear whether or not the dealer has a good or bad hand. In order to balance out this advantage, blackjack usually only pays even money. Also, all ties result in a dealer win except for a natural blackjack (21 with the initial two dealt cards), which results in a push against a dealer 21.

**Ponntoon**

This can refer to two different blackjack variants. However, in the UK it almost exclusively relates to a game that varies very slightly from the classic blackjack casino rules. The most noticeable difference is the term “twist” is used in the place of “hit” and “stick” instead of “stand”. The dealer wins on all ties. However, a five-card-trick (scoring 21 with five cards) automatically wins unless the dealer has a Pontoon (the game’s name for a blackjack).

**Free Bet**

There are only two changes to standard blackjack rules here: the player does not have to pay extra in order to double down or to split a hand; if the dealer gets 22, all player’s valid hands are pushed. This results in a lower RTP, despite the seeming generosity of the game’s rules.

**Surrender**

The ability to surrender a hand is not that common, but it is a feature of blackjack rules UK which allows more ways for a player to win a hand. If they achieve a score of 20 with six or more cards, they automatically lose the hand if they bust. If the dealer also busts, then the hand is pushed. Sometimes this requires the dealer to bust with a higher total than the player.

**Super Fun 21**

Played using regular 52-card decks, this game allows more ways for a player to win a hand. If they achieve a score of 20 with six or more cards, they automatically win, even against a dealer blackjack. A player blackjack also wins in all scenarios. If a player has 21 with five or more cards, they automatically double their money. Blackjacks, however, only pay 6:5.

**Double Attack**

After the dealer’s second card has been revealed, players have the option to double their bet without receiving any additional cards. A Spanish deck is used, and split Aces only receive one card. However, players are allowed to double or surrender at any time, making this a slightly complicated but fun alternative to the classic. Just make sure that you fully understand how to play Blackjack Double Attack before giving it a whirl.

**Pontoon**

This variant often sees the use of a large number of standard decks. In this instance, however, Aces always count as one. The player may double at any time, including redoubling and doubling after splits. Splitting is allowed on any cards. The play may also surrender at any time. The best hand possible is a “Caribbean 21”, which consists of two 10-value cards and an Ace. This supersedes all other hands, even if it is achieved after a split.

**Multiple Action**

This seems a complicated variant at first, but the main thing to remember is that almost all standard blackjack rules apply here. The difference is that on a bet, the player may elect to play three rounds with the same hand. Their wager will be split across the three rounds, and the dealer will keep their up-card for all. However, a different second card will be drawn by the dealer in all three rounds.

**Spanish 21**

This variant really shakes up the classic blackjack rules. Six decks are used, although all 10s are taken out, making 48-card decks (known as “Spanish decks”). Numerous rules work in favour of the player, such as doubling down after a split, and a player 21 always winning, even against a dealer blackjack. However, even with these rules, the RTP is often lower than traditional games.

**Match Play 21**

This variant is essentially the same as Spanish 21, simply with a specific payout structure for certain winning hands. Five-card-tricks pay 3:2, and special combinations of three card hands can pay between 2:1 and an enticing 40:1.