

# Pontoon

2-8 players

52 cards

Difficulty: Medium

Duration: Medium

Beat the banker with a hand total close to 21 without busting; Pontoons and five-card tricks are premium hands.

## SETUP

- 2-8 players with a standard 52-card deck.
- Each player places a bet.
- Deal 2 cards to each player; banker's cards are face-down.

## SCORING

- Pontoon (Ace + 10-value) pays 2:1.
- Five-card trick pays 2:1 and beats regular 21.
- Banker wins all ties.

*Tip: Keep twisting on low totals — a five-card trick beats any regular hand and pays 2:1.*

## ON YOUR TURN

- Twist (hit) to take another card.
- Stick (stand) when you have 15 or more.
- Buy (double) to increase your bet and get one card.
- Five cards without busting is a five-card trick (pays 2:1).

Pontoon is the British domestic variant of Blackjack with several key differences that make it more challenging and exciting. There is no dealer hole card, players cannot see any dealer cards until the end, and the best hand — a natural 21 from two cards — is called a Pontoon. A five-card trick (five cards without busting) also beats all regular hands.

## Objective

Get a hand total closer to 21 than the dealer without exceeding 21, with Pontoons (natural 21s) and five-card tricks ranking as premium hands.

## Setup

1. **Players:** 2 to 8 players (including the banker in home games, or against a house dealer in casinos).
2. **Deck:** Standard 52-card deck (or two decks for more players).
3. **Deal:** Each player receives 2 cards. In home game Pontoon, both of the dealer's cards are face-down. In casino Pontoon, the dealer receives no cards until all players have acted.

## Gameplay

1. **Pontoon:** A hand of an Ace plus a 10-value card is a Pontoon and pays 2:1 automatically.
2. **Twist:** The equivalent of Hit — request another card.
3. **Stick:** The equivalent of Stand — keep your current hand. You must have at least 15 to stick.
4. **Buy:** The equivalent of Double Down — increase your bet (by any amount up to double) and receive one more card face-down. You can buy on any hand of 2, 3, or 4 cards.
5. **Split:** If your first two cards are the same rank, you may split them into two separate hands.
6. **Five-card trick:** If you hold five cards without busting (going over 21), you automatically win with a five-card trick, which beats all regular hands but loses to a Pontoon.

## Scoring

- **Card values:** Number cards are face value, face cards are 10, Aces are 1 or 11.
- **Hand hierarchy:** Pontoon beats five-card trick, five-card trick beats 21, and 21 beats lower totals.
- **Pontoon pays:** 2:1 on the player's bet.
- **Five-card trick pays:** 2:1 on the player's bet.
- **Ties:** The banker wins all ties in home game Pontoon.

## Variations

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- **Malaysian Pontoon:** Uses a different splitting and doubling rule set, common in Southeast Asian casinos.
- **Spanish Pontoon:** Combines Pontoon rules with a Spanish deck (no 10s), similar to Spanish 21.

## Tips and Strategies

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- Always twist on 14 or below since you cannot stick until you reach 15.
- The five-card trick rule means you should keep hitting low hands — five small cards beat a regular 20.
- Since the banker wins ties, you need to play more aggressively than in standard Blackjack.

## Tips & Strategy

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The five-card trick rule changes everything: keep twisting on low totals because five cards under 21 beats any regular hand. Since ties go to the banker, you must play aggressively.

The hidden dealer cards and five-card trick rule make Pontoon more volatile than Blackjack. Aggressive play is rewarded because ties go to the banker and five-card tricks pay a premium.