

5 Card Pai Gow – Rules of Play

GAME DESCRIPTION

5-Card Pai Gow is a variant of Pai Gow Poker, played with a standard 52-card deck with no Jokers. The player begins by placing a Main wager. Optionally, the player may also place an Insurance wager, a player Pai Gow wager, a dealer Pai Gow wager, or a 5-Card Poker wager. Each player is then dealt 5 cards face-down, and the dealer is dealt 5 cards face-up. The dealer sets their cards into a 3-card hand and a 2-card hand according to the House Way. The player then sets their cards into a 3-card hand and a 2-card hand under the stipulation that the 3-card hand must outrank the 2-card hand. All wagers are then resolved. The 3-card and 2-card hands can also be referred to as the High Hand and Low Hand, respectively.

Main Wager

If the best 2-card hand the dealer can make is a high-card hand with a high card below a Jack, the dealer fails to qualify, and the Main wager immediately ends and pushes. Otherwise, the dealer and player hands are compared in regular Pai Gow Poker fashion, 3-card to 3-card and 2-card to 2-card. If the player beats the dealer in both comparisons, the Main wager wins and pays 1 to 1. If the player beats the dealer in one of the two comparisons, the wager pushes. If the player does not outrank the dealer on either hand, the wager loses. All ties go to the dealer, for example: if the dealer wins on the High Hand but ties with the player on the Low Hand, then the dealer wins.

Hand Ranking and House Way

The high-hands are ranked in typical three-card poker fashion, with the following categories in decreasing ranking:

- ROYAL FLUSH (SUITED A-K-Q)
- STRAIGHT FLUSH
- THREE OF A KIND
- STRAIGHT
- FLUSH
- PAIR
- HIGH CARD

The low-hands are ranked according to just two categories:

- Pair
- High Card

Within each category, hands are further compared by card rank following typical poker convention. Note, when comparing a three-card hand and a two-card hand of equal category and card ranks, the three-card hand is considered to outrank the two-card hand, because of the additional kicker — e.g. an A-A-5 outranks an A-A.

For any hand setting to be legal, the high-hand must outrank the low-hand. When the dealer sets their hands, they will follow the following simple house way:

Use the hand setting that results in the highest possible ranking for the low-hand. If there are multiple legal settings that result in the best possible low-hand, then choose the setting with the highest high-hand.

For clarity, several examples are provided in the following section.

House Way Examples

The dealer will set the highest possible low-hand, even if it means that the high-hand rank is compromised somewhat. Note that, in every case, the high-hand must still outrank the low-hand.

A♠K♠Q♠J♠10♠: Q♠J♠10♠ and A♠K♠

Highest two-card is A-K. Three- card would be straight flush, so this is legal.

Dealer qualifies.

A♠A♦A♥3♠2♠: 3♠2♠A♠ and A♦A♥

Highest two-card is A-A. Three- card would be a straight or straight flush. Choose the aces that give the straight flush in the high-hand. Dealer qualifies.

K♠9♠8♠6♠3♦: K♠6♠3♦ and 9♠8♠

Highest two-card is K-9. Three- card would be 8-high, so illegal. K-8, K-6, K-3 also illegal.

Next highest two-card is 9-8. Note that the K-9-8 flush has been split to make the best low-hand. Dealer does not qualify.

A♠K♠Q♦10♥9♠: A♠10♥9♠ and K♠Q♦

Highest two-card is A-K. Three- card would be only Q-high, so illegal. A-Q, A-10, A-9 also illegal. Then next highest is K-Q. Note that the A-K-Q straight has been split to make the best possible low-hand. Dealer qualifies.

A♦A♥A♠2♠2♦: A♦A♥A♠ and 2♠2♦

Highest two-card is A-A. Three- card would be pair of 2s, so illegal. Next highest two-card is 2-2. Dealer qualifies.

5♣4♦2♣2♦2♥: 2♣2♦2♥ and 5♣4♦

Highest two-card is 2-2. Three- card would be 5-high, so illegal. Next highest two-card is 5-4. Dealer does not qualify.

A♦K♣K♦K♥7♣: K♦K♥7♣ and A♦K♣

Highest two-card is K-K, but illegal. Next highest is A-K. Doesn't matter which K goes where. Dealer qualifies.

J♣10♣10♦10♥5♣: J♣10♣5♣ and 10♦10♥

Highest two-card is 10-10. This is only legal if the right 10s are used, so that three-card can be a flush. Dealer qualifies.

Q♣9♣9♦9♥9♠: 9♥9♠Q♠ and 9♣9♦

Highest two-card is 9-9, legal because high-hand is also 9-9, with Q kicker. Doesn't matter which 9 goes where. Dealer qualifies.

A♦10♣9♦5♣4♣: 10♣5♣4♣ and A♦9♦

Highest two-card is A-10, but three- card would be 9-high, so illegal. Next highest is A-9. This one is legal, because three-card would make a flush. Dealer qualifies.

A♣A♦9♣9♦9♠ 9♣9♦9♠ and A♣A♦

Highest two-card is A-A, which is legal because of high-hand. Dealer qualifies.

Insurance Wager

If the dealer fails to qualify, the Insurance wager is resolved and pays according to the highest ranking card of the dealer's Low Hand based on Table 1. If the dealer does qualify, the Insurance wager loses.

Insurance Wager Paytable	
Outcome	Result
Five High 2-Card Hand	100 to 1
Six High 2-Card Hand	25 to 1
Seven High 2-Card Hand	10 to 1
Eight High 2-Card Hand	3 to 1
Nine High 2-Card Hand	2 to 1
Ten High 2-Card Hand	1 to 1

Pai Gow Wagers

The Pai Gow wager can be placed on the player's hand or the dealer's hand, or separate wagers can be placed on each hand. If the full 5-card is less than a pair, and if no three-card flush or three-card straight is possible, this is called a "Pai Gow," and the Pai Gow wager is resolved and pays according to the highest-ranking card in the hand based on Table 2. Otherwise, the Pai Gow wager loses.

Pai Gow Wager Paytable		
Outcome	Paytable A	Paytable B
Eight High 5-Card Hand	100 to 1	100 to 1
Nine High 5-Card Hand	50 to 1	50 to 1
Ten High 5-Card Hand	15 to 1	20 to 1
Jack High 5-Card Hand	5 to 1	5 to 1
Queen High 5-Card Hand	3 to 1	3 to 1
King High 5-Card Hand	2 to 1	2 to 1
Ace High 5-Card Hand	1 to 1	1 to 1

5-Card Poker Wager

The 5-Card Poker wager is based on the full player hand, evaluated as a traditional five- card poker hand. If the best 5-card poker hand the player can make is a pair of Tens or better, the 5- Card Poker wager is resolved and pays based on Table 3. Otherwise, the 5- Card Poker wager loses.

5-Card Poker Wager Paytable			
Outcome	Paytable A	Paytable B	Paytable C
Royal Flush	500 to 1	1000 to 1	1000 to 1
Straight Flush	200 to 1	500 to 1	500 to 1
Four of a Kind	50 to 1	50 to 1	200 to 1
Full House	40 to 1	40 to 1	100 to 1
Flush	30 to 1	30 to 1	50 to 1
Straight	20 to 1	20 to 1	10 to 1
Three of a Kind	10 to 1	10 to 1	5 to 1
Two Pair	2 to 1	2 to 1	2 to 1
Pair, 10's or Better	1 to 1	1 to 1	1 to 1