

# Blackjack Australia

SPECIAL REPORT NO. 1

## Doubling and Splitting Against Dealer 10 or Ace

All good players know that you should never miss a good double down or split opportunity. Doubling down is where you have the opportunity to 'buy' one extra card by doubling the size of your original bet. Splitting is where your first two cards are of the same value and you have the opportunity to 'split' them to create two separate hands. Again this is usually done by contributing an extra amount that is equal to that of your original bet.

But why do some basic strategy tables tell you to double down with a total of 11 against a dealer's 10, while others tell you not to? And one basic strategy table will tell you to always split a pair of 8s and Aces, and the next will tell you not to when the dealer has a 10? What are the right decisions? Well, it depends on which one of three different rules your casino uses.

### The three rules

Casinos can use one of three different rules that determine which of the player's bets are lost when the dealer achieves a blackjack. The 'European No-Hole-Card' rule is sometimes called 'All Bets Lose', and it means that if you have split or doubled, both your original wager, and the additional amount you have put out for the split or double will be lost if the dealer has a blackjack. This rule is used by many casinos outside of the US. The 'Original Bets Only' rule (OBO) is a little more generous, and results in only the original being lost if the dealer has blackjack, and is adopted in most US casinos. This means that even if your split hand has busted, it will not lose if the dealer has blackjack. The 'Original and Busted Bets Only' rule (OBBO) is almost the same as OBO except that all busted hands will lose, even if the dealer achieves a blackjack.

### So what should I do?

Confused by all the rule variations above? Don't worry. You only need to identify which of these rules is used at your casino and then adapt the basic strategy accordingly. If your casino has the OBO or OBBO rules, you can use most of the basic strategies in books and on the internet. If your casino has the European No-Hole-Card rule, just remember that you should never double down on 11 versus dealer 10, split Aces against a dealer Ace or split 8's against a dealer 10 or Ace.

### Online casino warning

It is difficult to win money in the long term at online casinos. This is because you can't get an advantage from card counting, which means that you are always playing against a house edge. If you are still going to gamble online however, at least use a reputable, audited casino. You can find a list of these casinos on the Blackjack Australia website ([www.blackjack.iinet.net.au](http://www.blackjack.iinet.net.au)).

Contact William Swaffer at [webmaster@blackjack.iinet.net.au](mailto:webmaster@blackjack.iinet.net.au) for more information.

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