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GRAND VIRTUAL BLACKJACK RULES

TO PLAY

The player will place his/her wager in the center of the betting circle. The dealer will then deal two cards, face up, to each player and two to him/herself, one face up and one face down. Kings, Queens, Jacks, and 10's each count as 10. Aces count as 1 or 11, as a player wishes. All other cards 2-9, count at their face value.

If the first two cards drawn are an Ace and a 10 value card, that player has Blackjack and will be paid one and one-half times the wager (3 to 2) unless the dealer also has Blackjack. The Player not having Blackjack may continue to draw cards attempting to total as close to 21 as possible without exceeding 21, in which case that player "breaks" and loses the wager.

Dealer must hit on all totals of 16 or less. Dealer must stand on all total of 17 or more.

BLACKJACK TERMINOLOGY

HIT

The taking of an additional card.

STAY

Take no additional cards

SPLIT

The Player will match the original wager and split the first two cards into two separate hands. The two cards must be of the same point value (i.e. a pair of 8's, King and Queen, etc.) In splitted hands an Ace and ten equal to "21" and not blackjack.

DOUBLE DOWN

The player will match the original (or double down for less) on the first two cards dealt and receive only one additional card. Double down wagering is not permitted on a Blackjack.

INSURANCE

When the dealer's up card is an Ace, a Player may buy insurance, an additional amount **equal** to half of that Player's original wager. A Player may purchase insurance when he/she believes that the dealer's down card is a ten value card. If the Dealer has Blackjack, the insurance wager pays 2 to 1. If the dealer does not have Blackjack, the insurance wager loses and the game continues as usual. A Blackjack will beat a point total of "21".

GRAND VIRTUAL BACCARAT RULES

TO PLAY

A player will place a wager on which of two hands (the “Player” or the “Banker”) will have a total point closest to 9. Each hand will receive at least two cards but no more than three. Baccarat is played with eight decks of cards. The first and third cards dealt from the shoe constitute the “Player’s” hand, and the second and fourth cards constitute the “Banker’s” hand.

Face cards and tens count as 0; Aces count as 1, and all other cards count as face value. If required, a third card is dealt to each hand according to specific rules outlined in the chart below. If the point value of the first two cards drawn for either hand is 8 or 9, that is known as a “Natural” and no additional cards will be drawn.

The hand with the highest point total closest to nine wins.

Winning bets are paid even money. However, a winning “Banker” bet pays a 5% commission which is withheld from winnings after each such bet.

If both hands result in identical totals, the “Tie” bet wins, paying 8 to 1. When a “Tie” occurs, all bets on the “Player” and the “Banker” are neither paid nor taken.

RULES (PLAYER):

When the first two cards total:

1, 2, 3, 4, 5, 0	DRAW
6, 7	STANDS
8, 9	STANDS (natural)

RULES (BANKER):

Banker Having	Draws When Player’s Third Card is:	Does not Draw When the Player’s Third Card is:
3	1-2-3-4-5-6-7-9-0	8
4	2-3-4-5-6-7	1-8-9-0
5	4-5-6-7	1-2-3-8-9-0
6	6-7	1-2-3-4-5-8-9-0
7		Stands
8-9		Natural Stands

When the player stands on 6 or 7, the Banker must draw on totals of 0,1,2,3,4, and 5, and stand on 6,7,8 and 9. The Banker must draw on totals of 0,1 or 2, then observe the rules for Banker.

GRAND VIRTUAL VIDEO POKER RULES

Video Poker machines is a thrilling game that lets you win many times more than your bet.

To play the Video Poker machine just drop chips into the slot and click DEAL button to deal the cards. After five cards are dealt you can click on the cards you want to hold. After cards-to-hold are selected click on DEAL button again to draw more cards. Game pays according to the table on top of the machine.

You can drop as many chips as you wish into the slot but only one chip is played by default. You can click "BET ONE" button to increase your bet by one chip. The maximum number of chips that can be played in one round is five. You can click "BET MAX" button to bet five chips right away. If you wish to get back the chips that are in the machine but have not been played yet click on "CASH OUT" button on the machine.

RANKING OF POKER HANDS:

ROYAL FLUSH

The highest ranking hand possible. All five cards are in both sequence and common suit.

Example: A(hearts), K(hearts), Q(hearts), J(hearts), 10(hearts)

STRAIGHT FLUSH

Five cards both in sequence and common suit.

Example: 10(diamonds), 9(diamonds), 8(diamonds), 7(diamonds), 6(diamonds)

FOUR OF A KIND

Four cards of the same rank.

Example: 5(clubs), 5(hearts), 5(spades), 5(diamonds)

FULL HOUSE

Three cards of one rank and two cards of another rank.

Example: K(clubs), K(diamonds), K(hearts), 4(spades), 4(clubs)

FLUSH

Five cards of same suit.

Example: K(diamonds), J(diamonds), 9(diamonds), 6(diamonds), 3(diamonds), 2(diamonds)

STRAIGHT

Five cards in sequence (*Aces are used as high only*)

Example: A(clubs), K(diamonds), Q(clubs), J(hearts), 10(spades)

THREE OF A KIND

Three cards of same rank.

Example: 9(clubs), 9(diamonds), 9(hearts), A(spades), 8(clubs)

TWO PAIR

Two groups of two cards of same rank.

Example: 4(clubs), 4(diamonds), J(hearts), J(spades), A(clubs)

JACKS OR BETTER

Two cards (Jacks or better) of the same rank

Example: 8(clubs), 4(diamonds), J(hearts), J(spades), A(clubs)

CYBERCARIBBEAN STUD POKER RULES

TO PLAY:

CyberCaribbean Stud Poker is a five-card stud poker game with odds paid for higher winning hands. A player begins by placing a bet (ante) in the ante box. Player is dealt five cards face down while the dealer is dealt four cards face down and one card face up. Player then evaluate their hands and decide on one of two options.

1. **Fold** - a player will lose the amount wagered on the ante OR
2. **Play** - a player will place an additional wager in the bet area which must be double the amount of the "ante" wager.

The dealer then reveals his/her hand and compares them with player's hand if it is still in play. The dealer must qualify, however, with an Ace/King hand or better. If the dealer fails to qualify, the player receives even money on the amount wagered on the ante while the back bet is a standoff. If the dealer qualifies with an Ace/King or higher and his/her hand is higher than the player's hand, the player loses both wagers on the ante and the bet. If the player's hand is higher than the dealer's hand, the player receives even money on the ante wager and a bonus amount wagered in the bet are based on the chart below.

One pair or less	1 to 1
Two pairs	2 to 1
Three of a kind	3 to 1
Straight	4 to 1
Flush	5 to 1
Full House	7 to 1
Four of a Kind	20 to 1
Straight Flush	50 to 1
Royal Flush	100 to 1

PROGRESSIVE JACKPOT:

The player can participate in the optional Progressive Jackpot.

The amount of the current Jackpot is reflected on the board top-left corner of the table.

The progressive Jackpot wager is \$1.00 per hand. Regardless of the outcome of the poker hand, any player holding a Jackpot hand who has wagered the Progressive Jackpot will receive a bonus for that hand according to the following chart.

Flush	\$50
Full House	\$100
Four of a Kind	\$500
Straight Flush	10% of Jackpot
Royal Flush	100% of Jackpot

RANKING OF POKER HANDS:

ROYAL FLUSH

The highest ranking hand possible. All five cards are in both sequence and common suit.

Example: A(hearts), K(hearts), Q(hearts), J(hearts), 10(hearts)

STRAIGHT FLUSH

Five cards both in sequence and common suit.

Example: 10(diamonds), 9(diamonds), 8(diamonds), 7(diamonds), 6(diamonds)

FOUR OF A KIND

Four cards of the same rank.

Example: 5(clubs), 5(hearts), 5(spades), 5(diamonds)

FULL HOUSE

Three cards of one rank and two cards of another rank.

Example: K(clubs), K(diamonds), K(hearts), 4(spades), 4(clubs)

FLUSH

Five cards of same suit.

Example: K(diamonds), J(diamonds), 9(diamonds), 6(diamonds), 3(diamonds), 2(diamonds)

STRAIGHT

Five cards in sequence (Aces may be used high or low)

Example: 5(clubs), 4(diamonds), 3(hearts), 2(spades), A(clubs)

THREE OF A KIND

Three cards of same rank.

Example: 9(clubs), 9(diamonds), 9(hearts), A(spades), 8(clubs)

TWO PAIR

Two groups of two cards of same rank.

Example: 4(clubs), 4(diamonds), J(hearts), J(spades), A(clubs)

ONE PAIR

Two cards of the same rank

Example: 8(clubs), 4(diamonds), J(hearts), J(spades), A(clubs)

HIGH CARD

The rank of hands containing no pair is determined by the highest ranking card.

Example: A (spades), Q (spades), 9 (diamonds), 6 (spades), 3 (clubs)

GRAND VIRTUAL SLOTS RULES

Slot machines (also known as "one-armed bandits") are a thrilling game that lets you win many times more than your bet.

To play the slot machine just drop chips into the slot and pull the handle or click SPIN button to rotate the reels. You can drop as many chips as you wish into the slot but only one chip is played by default. You can click "BET ONE" button to increase your bet by one chip. The maximum number of chips that can be played in one round is three. You can click "BET MAX" button to bet three chips right away. If you wish to get back the chips that are in the machine but have not been played yet click on "CASH OUT" button on the machine.

Payouts are as shown in the following table below. For example, if you play one chip (coin) in a US\$.50 slot machine and all triple-bars line up, you will receive 80 chips (coins of US\$.50) which is US\$40.00 of your winnings.

<i>Strawberry</i>			1st coin	2nd coin	3rd coin	1st coin	2nd coin	3rd coin	
7	7	7	800	1600	2400	BAR	BAR	BAR	
7	7	7	200	400	600	🍓	🍓	🍓	
BAR	BAR	BAR	80	160	240	ANY BAR	ANY BAR	ANY BAR	
BAR	BAR	BAR	40	80	120	ANY 2 🍓	5	10	15
BAR	BAR	BAR				ANY 1 🍓	2	4	6

GRAND VIRTUAL ROULETTE RULES

Roulette is a fascinating game that provides exciting action. It is played with a wheel, a small ivory ball, and a betting layout. The wheel turns on a spindle and is divided into 38 (American wheels) slots. 36 of the slots are numbered from 1 through 36, of which half are red and the other black. There are also two green slots marked 0 and 00.

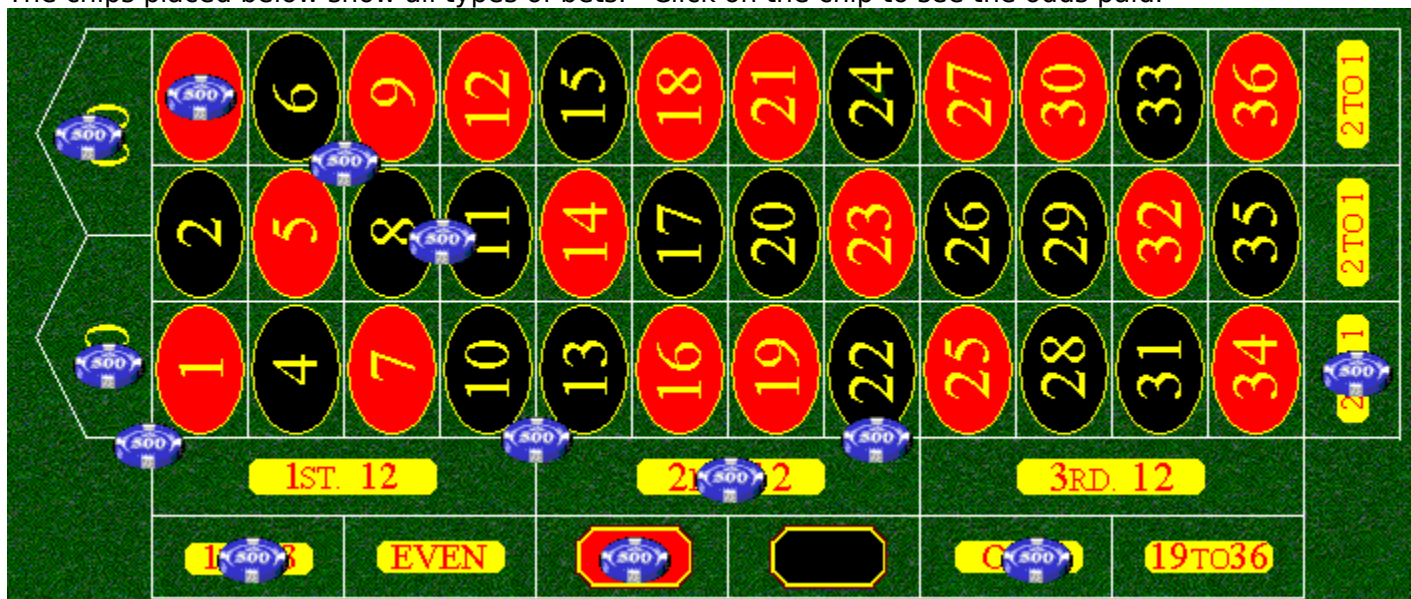
Players place bets against the house on the layout. Once the total amount placed on the layout exceeds the minimum bet the ball is tossed into the wheel. When the ball comes to a rest in one of the slots the bets are settled. Player cannot wager more than the maximum bet in any one round of the game. Minimum and maximum bets are posted in the lower right corner of the screen.

Losing bets are cleared from the layout and winning bets are settled according to the following table:

Bets Placed on: (one of which wins)	Odds paid
Single number	35-to-1
Any of the 12 numbers in the horizontal row	2-to-1
Split (two numbers)	17-to-1
Vertical row (three numbers)	11-to-1
Corner (four numbers)	8-to-1
Six numbers in two adjacent vertical rows	5-to-1
1st, 2nd, and 3rd Column	2-to-1
1st, 2nd, and 3rd Dozen	2-to-1
Five numbers: 0, 00, 1, 2, 3	6-to-1
Low Half, High Half, Black, Red, Even, Odd	1-to-1

For example, if you have a winning bet of \$20 on a single number (35-to-1) you will get back your original bet of \$20 plus 35 times your bet of \$20 which is \$700. As another example, if you have a winning bet of \$100 on color Red (1-to-1) you will get back your original bet of \$100 plus another \$100 of winnings.

The chips placed below show all types of bets. Click on the chip to see the odds paid.



How to Play:

Before starting Grand Virtual Roulette make sure that you are [connected to the Internet](#). After establishing connection, Grand Virtual Roulette will prompt you to identify yourself. If this is your first time and you do not yet have a Nickname press “New Player” button.

You can always play with no value ZERO chips for FREE. No real money is involved when playing with ZERO chips. ZERO chips cannot be wagered along with real monetary chips in the same round of the game.

You can buy real chips and play with real money at any time by clicking on the “Buy Chips” button.

You can exchange your chips back for money at any time by clicking on the “Cash Out” button. Chips come in \$1, \$5, \$10 denominations. If you need to exchange chips of one denomination (for example, a \$10 chip) to chips of another denomination (for example, 2 \$5 chips) drag the chips between the corresponding stacks (for example, from \$10 stack to \$5 stack). If the stack you are dragging to is empty (for example, you are out of \$5 chips) drag the chip so that it covers number “0” displayed at the bottom of the empty stack. At that point release the mouse button and a \$10 chip will turn into two \$5 chips. If you have chosen an “off-line” option at some point and wish to get back on-line and play with real money click on “LOGIN” button in the upper right corner of the screen.

To make a bet, pick a number of chips you wish off the stack using a mouse, drag it to where you would like to place it and release the mouse button to drop the chips. You can move and adjust bets until the “no more bets” is announced and “NO MORE BETS” is displayed in the status board at the bottom of the screen.

Maximum and Minimum bets:

Maximum and Minimum bets are posted in the right lower area of the screen. The ball does not start rolling until minimum bet is placed. Player is not allowed to wager more than a maximum bet on any one round of the game. Player is responsible for the correct positioning of his/her bets on the layout.

Grand Virtual Casino Official Rules

The Official Rules, Regulations, Terms and Conditions of GRAND VIRTUAL CASINO.

I.ELIGIBILITY. Participation in the activities and games (collectively the "Game") located at this Web site are open to residents of legal age in the jurisdiction of residence, where the Game is not prohibited or regulated. Employees of Grand Virtual, Inc. (the "Company"), its licensees, distributors, wholesalers, affiliates, subsidiaries, advertising, promotion or other agencies, media partners, retailers and members of the immediate families of each are not eligible to participate in the Game.

II.HOW TO PLAY. The Game is played at GRAND VIRTUAL CASINO via the Internet by means of the client application for Microsoft (R) Windows (R) 95/NT which can be downloaded from the Web site at the URL <http://www.GrandVirtual.com> at no charge. Play is allowed with GRAND VIRTUAL CASINO chips only.

Grand Virtual Roulette: Wheel has 38 numbers, 1 - 36, 0 and 00, colored red, black and green. Player picks one or more of the following:

- a single number: 0, 00, 1 - 36;
- a column of 12 numbers;
- a dozen 1 -12 or 13 - 24 or 25 - 36;
- color red or black;
- odd or even;
- first or second half;
- split of two numbers;
- row of three numbers;
- any of the four numbers forming the corner;
- five numbers 0, 00, 1, 2, 3;
- six numbers in two rows.

Grand Virtual Slot Machines: Three reels have the following symbols each: red seven, blue seven, bar, double bar, triple bar, strawberry, space. Player pulls the lever or clicks on the SPIN button to rotate the reels. The outcome of the game is determined by the symbols that line up at the horizontal pay line once the reels stop.

Player agrees to follow, without exception, the rules of play for each individual game which are posted on the Web site and are available through the "RULES" button in the client application and subject to change from time-to-time, and failure to follow such rules shall result in disqualification from GRAND VIRTUAL CASINO.

III.PRIZES. Any prize shall be paid by crediting the credit card or mailing a check ("Prize"). Prize will be based on the amount of GRAND VIRTUAL CASINO chips a player possesses. All chips are denominated in US\$. Player may receive \$1.00 U.S. currency for one \$1 chip; \$5.00 U.S. currency for one \$5 chip; and \$10.00 U.S. currency for one \$10 chip, etc. For example, if player has 81 \$10 chips and 20 \$5 chips on account at GRAND VIRTUAL CASINO, player wins a Prize in the amount of \$910.00 in U.S. currency. Any applicable taxes and fees in connection with any Prize awarded are the sole responsibility of Player. Prizes cannot be transferred, substituted or redeemed for any other prize.

IV.HOW TO REDEEM PRIZES. If Player desires to collect cash Prize, select and click the "CASH OUT" button in the client application. Player may elect to collect Prize at any time and there is no requirement to play the Game in order for Player to make such request. If Player requests Prize and has a positive GRAND VIRTUAL CASINO chip balance on Player's account, the Prize will be calculated as described herein, and forwarded to Player after verification.

V.ODDS. GRAND VIRTUAL CASINO adheres to the following odds for roulette:

- a single number: 0, 00, 1 - 36: 38:1
- a column of 12 numbers: 19:6
- a dozen 1 -12 or 13 - 24 or 25 - 36: 19:6
- color red or black: 19:9 •odd or even: 19:9
- first or second half: 19:9 •split of two numbers: 19:1
- row of three numbers: 38:3
- any of the four numbers forming the corner: 19:2
- five numbers: 0, 00, 1, 2, 3: 38:5
- six numbers in two rows: 19:3

VI.OTHER CONDITIONS. Player is not required to participate in the Game and such participation, if elected by Player, is at Player's sole option, discretion and risk. Materials of the Game (whether electronically obtained or obtained by other means) are automatically void if counterfeited, mutilated, forged, altered or tampered with in any way, if illegible, mechanically or electronically reproduced, obtained outside authorized legitimate channels or if they contain printing, production, typographical, mechanical, electronic or any other errors. Any and all materials submitted for Prize claims become the property of the Company and will not be returned. The Company is not responsible for lost, late, illegible, incomplete, damaged, mutilated, misdirected, or postage due mail, requests, Prize claims or entries. All materials may be subject to verification by an independent judging organization before any Prize is awarded. Decisions of the judging organization are final, binding and conclusive in all matters. Liability for materials of the Game containing any error is limited to replacement. Taxes, if any, on any Prize is Player's sole responsibility. If Player does not enter client application by "logging-in" to Player's account by using Player's "Nickname" and "Password" for a period of 60 days, all GRAND VIRTUAL CASINO chips on Player's account are forfeited provided, however, such requirement for log-in and entry is not and does not constitute any requirement whatsoever for Player to play any game or participate in any activity at the Web site and/or client application. By accepting Prize and/or GRAND VIRTUAL CASINO chips, Player consents to use his/her name for advertising and promotional purposes without additional compensation except where prohibited by law. Player, by acceptance of Prize, acknowledges compliance with all rules herein. The Company makes no representations or warranties, implicit or explicit, as to the legal right for Player to participate in the Game nor any of the Company's employees, licensees, distributors, wholesalers, affiliates, subsidiaries, advertising, promotion or other agencies, media partners, agents or retailers shall have the authority to make any such representations or warranties. The Company does not maintain user names or passwords and if Player misplaces, forgets, loses, or is otherwise unable to enter GRAND VIRTUAL CASINO because of anything other than Company error, Player forfeits GRAND VIRTUAL CASINO chips that are in Player's account. Game begins on January 24, 1997. On January 24, 2007, the Game ends and any and all GRAND VIRTUAL CASINO chips, wherever they may be held, become irrevocably null, void and non-redeemable for Prize. The rules, regulations, terms and conditions contained herein may be modified and/or amended only by the company posting such modification and/or amendment in the "Official Rules" section of the Web site. The Company shall not be liable for computer malfunctions nor attempts by Player to participate in the Game by methods, means or ways not intended by the Company. The rules, regulations, terms and conditions contained herein represents the complete, final and exclusive agreement between the Player and the Company and supersedes and merges all prior agreements, representations and understandings between the Player and the Company.

VII.NO PURCHASE NECESSARY. There is absolutely no purchase necessary to play the Game. To receive \$1 chip with no obligation, send a hand written request on a piece of paper with your full name, address, telephone number, e-mail address and age to:
Chips Request, Grand Virtual, Inc. 3151 N. Rainbow Boulevard, Suite 485, Las Vegas, NV 89108-4587, USA. Request must be hand printed with all requested information described in this Section. Limit one \$1 chip per mailing envelope. Mechanically reproduced entries are not acceptable. Valid requests will be processed by e-mail in three to five weeks. IMPROPER REQUESTS WILL NOT BE ACKNOWLEDGED.

VIII.VOID WHERE PROHIBITED. The Game is void in USA and where prohibited, regulated or taxed.

IX.OBTAINING A WRITTEN COPY OF THE OFFICIAL GAME RULES. To obtain a written copy of the Official Game Rules, send a self-addressed envelope with your full name, address, telephone number, e-mail address and age to Official Rules, Grand Virtual, Inc. 3151 N. Rainbow Boulevard, Suite 485, Las Vegas, NV 89108-4587, USA. Improper requests will not be acknowledged.

X.PLAYER AGREES AND BECOMES A PARTY TO THE RULES. By launching a client application, opening an account, use and reuse of such an account, participation in the Game, or acceptance of any Prize, Player hereby represents, warrants and certifies all of the following:

1.Player fully understands, agrees to, becomes a party to and shall abide by all rules, regulations, terms and conditions contained herein and as such rules, regulations, terms and conditions may change from time-to-time; 2.Player is over 18 years old or is an adult as that term is defined in layer's jurisdiction; 3.Player shall not allow any other person or third party including, without limitation, any minor, to use or reuse Player's account, access and/or use any materials or information from the Web site and/or client application, accept any Prize, or participate in the Game; 4.Player has the full, complete and unrestricted legal right to participate in the Game and Player's participation in the Game is not prohibited, regulated or taxed by any government with proper jurisdiction; 5.Player does not find the Game or the Web site and client application to be offensive, objectionable, nor indecent; 6.Player understands that the Game is for entertainment value only; Player understands and acknowledges no purchase is necessary or required to play the Game; 7.Player shall hold the Company, its employees, officers, directors, licensees, distributors, wholesalers, vendors, affiliates, subsidiaries, advertising, promotion or other agencies, media partners, agents and retailers harmless and shall fully indemnify the same from any and all costs, expenses, liabilities and damages whatsoever that may arise as a result of Player's; (i) entry, use, or reuse of the Web site and/or client application, (ii) use of any materials at the Web site and/or client application, (iii) participation in the Game, or (iv) the acceptance of any Prize; 8.Player's interest in the Game and the Web site is personal, and not professional; Player's entering the Web site is solely for Player's own personal entertainment and any other entrance, access, use or reuse of the Web site by Player is strictly prohibited; 9.Player fully understands the standards and laws, as such standards and laws relate to the Game, of the community/legal jurisdiction to which Player is transporting the material contained in the Web site, and Player is solely responsible for his/her actions; 10.Player understands that violating any rule, regulation, term, or condition herein, may be in violation of applicable law; Player shall be solely responsible for any such violation and, in addition, as a consequence of any such violation, Player's access to the Web site may be terminated; 11.Player shall periodically review at a rate not less than once monthly these Official Rules, Regulations, Terms and Conditions of GRAND VIRTUAL CASINO posted at the Web site; 12.Any dispute arising out of or relating to the Game, Prize, Web site, Client Application, Grand Virtual, Inc., GRAND VIRTUAL CASINO, GRAND VIRTUAL CASINO chips, or the Company shall be governed by the laws of the Commonwealth of the Bahamas, excluding choice of law principals. 13.Player shall not participate in the Game, open, use or reuse an account, enter the Web site and/or client application, or accept any Prize if Player does not fully understand, agree to, become a party to, and shall abide by, without exception, all rules, regulations, terms and conditions contained herein and as such rules, regulations, terms and conditions may change from time-to-time. 14.All taxes on prizes are the responsibility of the winners.

Internet Related Issues

In order to play with real money you need to be connected to the Internet. To get connected to the Internet you first need to do exactly what you do before you start your browser (typically Netscape Navigator or Microsoft Internet Explorer). Once the Internet connection is in place simply start Grand Virtual Casino (instead of a browser) and enjoy.

If at any point you are not sure whether you are connected to the Internet or not, start a browser and type in our URL <http://www.GrandVirtual.com>. If you can access our Web site - you are on-line.

About Grand Virtual Casino

Grand Virtual Casino is brought to you by Grand Virtual, Inc. To contact us please e-mail to support@grandvirtual.com or write to:

Grand Virtual, Inc.
3151 N. Rainbow Boulevard, Suite 485
Las Vegas, NV 89108-4587
USA

Also, you can click on “Contact Us” button to send us a billing inquiry or any other questions you may have.

Thank you for visiting!

Red or Black: The color on the number corresponds to color bet.
Odds: **1 to 1**

Dozen: 1 through 12, 13 through 24 or 25 through 36
Odds: **2 to 1**

Straight Up: All numbers, zero & double zero
Odds: **35 to 1**

Column Bet: Any of the 12 numbers in the column bet
Odds: **2 to 1**

Odd or Even: All odd numbers or all even numbers
Odds: **1 to 1**

Halves: All numbers 1 through 18 or 19 through 36
Odds: **1 to 1**

Split: Either of the two numbers split
Odds: **17 to 1**

Row: Any of the three numbers in the row bet.
Odds: **11 to 1**

Corner: Any of the four numbers forming the corner
Odds: **8 to 1**

Five Numbers: 0, 00, 1, 2 or 3
Odds: **6 to 1**

Six Numbers: Any of the six numbers in the two rows bet.
Odds: **5 to 1**

