
Big21

Rules of Play and Terms of Participation

Valid from 23 October 2024

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A. General provisions

Art. 1 Organization

1.1 The operation of Big21 is governed by the Federal Act on Gambling of 29 September 2017, the Implementing Ordinance of 7 November 2018 to this Act and the corresponding intercantonal and cantonal regulations pertaining to games of skill.

1.2 Swisslos, a cooperative domiciled in Basel, organizes Big21 in the territory of German-speaking Switzerland¹ (collectively the "Swisslos Contract Territory") in accordance with these Rules of Play and Terms of Participation for Big21.

1.3 Big 21 can be played on the Internet Gaming Platform (ISP) provided by Swisslos on www.swisslos.ch in accordance with these Rules of Play and Terms of Participation.

1.4 Swisslos issues these Rules of Play and Terms of Participation as well as the "Terms for Online Participation", which provide detailed governance of participation in Big21 via the Internet, and reserves the right to change them.

B. Nature of Big21

Art. 2 Nature

2.1 Big21 is a game of skill involving money which consists of a main game and two sequentially consecutive supplementary games ("High/Low" and "Risk"), in which prizes previously won in the game can be used again.

2.2 The main game is a card game in which players need to divide the playing cards available to them into five stacks, so that the total value of the cards placed on each stack gives the value of exactly 21 (twenty-one, hereinafter "stack of 21").

2.3 The supplementary game "High/Low" is a card game in which players must predict whether the playing card laid face down in front of them is of a higher or lower value than the playing card laid face up in front of them.

2.4 The game sequence of the supplementary game "Risk" is identical to that of the main game.

2.5 The supplementary games can be repeated as often as desired until the maximum total prize payout of CHF 5,000 (five thousand) has been reached or the game ends in another way (see Art. 23). In the supplementary games, players may gamble a maximum amount so that the maximum total prize payout is CHF 5,000 (five thousand).

2.6 Players can end the game at any time and have any winnings credited to them.

Art. 3 Payout percentage

3.1 The target payout percentage for Big21 is 88%.

¹ AG, AI, AR, BE, BL, BS, GL, GR, LU, NW, OW, SG, SH, SO, SZ, TG, UR, ZG, ZH.

3.2 Big21 is controlled in such a way that the payout percentage given in section 3.1 is achieved.

C. Participation

Art. 4 Stake and maximum number of daily plays

4.1 Players can choose their stake (CHF 1, CHF 2, CHF 3, CHF 4 or CHF 5) for Big21 themselves in the entry field displayed on their device and thus purchase a play for Big21.

4.2 Players can buy a maximum of 100 plays per day.

Art. 5 Conclusion of a contract

By participating in Big21 in accordance with the present Rules of Play and Terms of Participation, players who have an ISP game account conclude a corresponding Gaming Contract with Swisslos. In concluding this Gaming Contract, players recognize unreservedly these Rules of Play and Terms of Participation, including any addenda that may exist as well as the Swisslos "Terms for Online Participation".

D. Rules of Play for main game

Art. 6 Aim of game

6.1 The aim of the game is to divide the available playing cards among five stacks in such a way that as many stacks of 21 as possible can be completed.

6.2 If a player exceeds 21 (twenty-one) points in a stack, they lose the main game and the Big21 game ends immediately.

Art. 7 Playing cards

7.1 Players are only ever shown one playing card. Players must place the playing card on one of the five stacks or discard it. There is no replacement card for a discarded card. Only once a playing card has been placed or discarded is the player shown a new playing card.

7.2 The following playing cards are used in the game. Each playing card can appear multiple times.

Playing card	Value of playing card
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
Jack	10
Queen	10
King	10
Ace	11 or 1

7.3 The value of an Ace allocated to a stack is automatically reduced from 11 (eleven) points to 1 (one) point as soon as the stack in question exceeds 21 (twenty-one) points.

Art. 8 Prize structure

The following prize structure applies:

Complete stack of 21	Prizes
0	No win
1	No win
2	1.1 x stake
3	5 x stake
4	10 x stake
5	20 x stake

Art. 9 Start of the game

After paying the stake, players receive eight playing cards.

Art. 10 Receiving and purchasing additional playing cards

10.1 For two complete stacks of 21, players receive two to six playing cards for free. The number of playing cards is chosen at random.

10.2 Players may purchase up to three additional playing cards if they have sufficient financial resources and the defined net loss and pay-in limits have not yet been exhausted. Each of these additional playing cards costs as much as the stake paid, but do not count towards this.

Art. 11 Clearing one of two complete stacks

11.1 Players may clear one of the two stacks of 21 by placing another card on it if this contains an Ace valued at 11 (eleven). As soon as they complete a second stack of 21 by placing additional playing cards, they will receive additional, free playing cards again.

11.2 Contrary to Art. 10.1, players do not receive any additional cards if they clear one of the aforementioned complete stacks of 21 that contain an Ace valued at 11 (eleven) with a playing card valued at 10 (ten) or have already achieved three complete stacks of 21 at the same time.

11.3 Clearing a stack means this no longer counts as a completed stack.

Art. 12 End of the main game

12.1 The main game ends when all available playing cards have been played, the maximum prize (20 times the stake) has been achieved, players actively end the main game themselves or a stack exceeds 21 (twenty-one) points.

12.2 If, at the time the main game ends, players have

- completed zero, one or two stacks of 21, the Big21 game ends,
- completed three or four stacks of 21, they are entitled to enter the supplementary game "High/Low". If they do not wish to play the supplementary game "High/Low", they may enter the supplementary game "Risk",
- completed five stacks of 21, they are entitled to enter the supplementary game "Risk".
- exceeded 21 (twenty-one) points in one stack, Art. 6.2 applies.

E. Rules of Play for supplementary game "High/Low"

Art. 13 Nature

In this supplementary game, players can increase their winnings from the main game or the supplementary game "Risk".

Art. 14 Entitlement to participate

14.1 Players who achieved a result of three or four stacks of 21 in the previous main game or supplementary game "Risk" are entitled to enter.

14.2 Players entitled to enter may skip the supplementary game "High/Low" and continue straight to the supplementary game "Risk".

Art. 15 Aim of game

15.1 The aim of the game is to correctly predict whether the playing card laid face down in front of them is of a higher or lower rank than the playing card laid face up in front of them.

15.2 If the prediction is correct, the player increases their winnings in line with the prize structure in Art. 17.

15.3 If the face-down and face-up cards have the same rank, the prediction is not counted.

15.4 If the prediction is incorrect, the player loses the supplementary game "High/Low" and the Big21 games ends immediately. Players lose their winnings that they used to gamble in the supplementary game "High/Low".

Art. 16 Playing cards

The following playing cards are used in the game. The ranks apply in ascending order as per the table below. Ace is the highest card. Each playing card can appear multiple times.

Playing card
2
3
4
5
6
7
8
9
10
Jack
Queen
King
Ace

Art. 17 Prize structure

The following prize structure applies:

Winnings used to gamble	Prize
5 x stake	7 x stake
7 x stake	10 x stake
10 x stake	14 x stake
14 x stake	20 x stake

Art. 18 End of the supplementary game "High/Low"

18.1 The supplementary game "High/Low" can be repeated several times and ends as soon as the maximum prize (20 times the stake) has been achieved or players actively end the supplementary game themselves. In both cases, players are entitled to enter the supplementary game "Risk".

18.2 Otherwise, in the event of an incorrect prediction, Art. 15.4 applies.

F. Rules of Play for supplementary game "Risk"

Art. 19 Nature

19.1 Players who are entitled to enter the supplementary game (see Art. 20) may gamble part or all of their previous winnings from the game in the supplementary game "Risk".

19.2 Winnings which are not used again are credited to the player in the form of realized winnings. Realized winnings can only be used again within a Big21 game to purchase additional playing cards.

Art. 20 Entitlement to participate

Players who achieved a prize of at least five times their stake as a result of the previous main or supplementary game are entitled to participate.

Art. 21 Stake limit

21.1 The maximum stake is CHF 200 (two hundred) and may not exceed 25% of the prize defined in Art. 20.

21.2 Contrary to Art. 21.1, the prizes of CHF 5 (five) up to and including CHF 25 (twenty-five) defined in Art. 20 may be used in full.

Art. 22 Game sequence

The game sequence is identical to that of the main game. The rules of the main game apply (see Art. 6 up to and including Art. 12.2), whereby the winnings gambled represent the new underlying value ("stake") for the prize structure and the purchase of any additional playing cards.

G. End of the Big21 game

Art. 23 End of the Big21 game

The Big21 games ends if

- the player actively ends the Big21 game;
- zero, one or two stacks of 21 are achieved as a result in the main game or the supplementary game "Risk";
- one stack exceeds the value of 21 points in the main game or supplementary game "Risk";
- players make an incorrect prediction in the supplementary game "High/Low".
- the maximum possible prize payout of CHF 5,000 (five thousand) is reached;
- players do not complete the Big21 game within four hours of the game start time and/or payment of the stake. For determining any winnings, the score as stands at this particular point in time applies.

H. Final provisions

Art. 24 Validity

24.1 These Rules of Play and Terms of Participation enter into force on 23 October 2024.

24.2 Swisslos is entitled to unilaterally alter these Terms of Participation. At least 10 days before changes come into effect, Swisslos will notify participants registered on Swisslos's Internet Gaming Platform via message of the key content of the changes and about the day on which the altered Terms of Participation come into force. The changes become valid on the published day of entry into force without participants having to give their express permission.

24.3 Where the English, French or Italian version of these Rules of Play and Terms of Participation deviates from the German version, the German version alone is binding.

Art. 25 Availability of copies

Copies of these Rules of Play and Terms of Participation can be obtained from Swisslos, PO Box, 4002 Basel, or from www.swisslos.ch.