A HOUSE RULEBOOK · SETTLED

Poker

The rules, written in our own words.

Poker belongs to nobody, so these rules are ours to write. They give the ranking of hands, the betting, Texas hold'em and five-card draw, as most tables play them.

Written by Nine Fathoms for Settled, 2026. Free to print for your own table.

The cards and the hands

Poker is played by two or more players, usually no more than ten, with a deck of fifty-two cards and no jokers. The deck has four suits of thirteen cards: spades, hearts, diamonds and clubs. In each suit the ace ranks highest, then the king, queen, jack and 10, and so on down to the 2.

No suit and no colour ranks above another. A poker hand is always exactly five cards, however many cards a player holds.

The hands, from highest to lowest

- Straight flush: five cards in sequence, all of one suit. The highest, ace down to 10, is a royal flush.
- Four of a kind: four cards of one rank and any fifth card.
- Full house: three cards of one rank and two of another.
- Flush: five cards of one suit, not in sequence.
- Straight: five cards in sequence, not all of one suit.
- Three of a kind: three cards of one rank and two that do not match.
- Two pair: two cards of one rank, two of another and a fifth card.
- One pair: two cards of one rank and three that do not match.
- High card: five cards that make none of the hands above.

Any hand of a higher kind beats every hand of a lower kind, whatever the ranks of its cards.

Breaking a tie

Between two hands of the same kind, the ranks of their cards decide.

Pairs and kickers

A kicker is a card in the hand that belongs to no pair or set, and kickers decide a tie between matched cards. Between two hands of one pair, the higher pair wins. If the pairs are the same rank, the highest kicker decides, then the next, then the last. Two pair are compared by the higher pair, then the lower pair, then the fifth card. Three or four of a kind are compared by the matched cards, then the kickers. Between two full houses, the higher three of a kind wins, then the higher pair.

Flushes, straights and high cards

Two flushes, or two hands of high card, are compared one card at a time from the top, and the first card that differs decides. A straight is ranked by its highest card. The ace may stand above the king or below the 2, so 5, 4, 3, 2, ace is a straight, the lowest of all. A straight cannot run round the corner: queen, king, ace, 2, 3 is not a straight.

A true tie

Suits never break a tie. Only five cards count; a sixth never decides anything. Hands equal card for card split the pot, and an odd chip goes to the first of the winners to the left of the dealer's seat.

Betting

Players bet with chips, which go into the pot in the middle; the winner of the hand takes it. Betting moves clockwise, one player at a time.

The choices

Until someone bets in a round, a player may check, staying in without betting, or may bet. Once a bet is made, each player in turn must fold, call or raise. To fold is to give up the hand and the chips already in. To call is to match the most anyone has put in this round. To raise is to call and put in more.

How much

In no limit, the betting this book describes, a bet may be anything from the table's smallest bet, the big blind in hold'em, up to all the player's chips. A raise must add at least as much as the last bet or raise in the same round, so a bet of 10 may be raised to 20 or more, but not to 15.

The end of a round

A round ends when every player still in has had a turn and all have put in the same amount. If everyone checks, the round ends with nothing bet. A player who checked may still raise when someone after them bets. When all but one fold, the last player wins the pot without showing their cards.

All in and side pots

A player may bet only the chips they had on the table when the hand began. A player who cannot cover a bet is never forced out: they may call with all they have, which is going all in.

A player all in can win from each other player only what they put in. Anything the others bet beyond that goes into a side pot, which only those players can win, and each further all-in for a different amount begins another. Each pot goes to the best hand among the players who paid into it.

An all-in bet smaller than a full raise does not reopen the betting for a player who has already acted: they may only call or fold. It does not change the size of the next raise either, which is still measured from the last full bet or raise.

Betting in turn

A string bet

A bet or raise must go into the pot in one movement, unless the player says the amount first. A player who puts in a call and then reaches back for more chips, without saying raise, has made a string bet and has only called. Words spoken in turn are binding.

Acting out of turn

A player who acts before their turn is held to that action, unless a player whose turn came first then bets or raises, which frees them to choose again. A fold out of turn always stands.

Texas hold'em

In Texas hold'em, each player gets two cards of their own, face down, and five shared cards are dealt face up.

The button and the blinds

A disc called the button marks the dealer's seat and moves one seat left after every hand. Before the deal, the player to the left of the button puts in the small blind, usually half the big blind, and the next player puts in the big blind. The blinds count toward what those two players must put in to call.

Four rounds of betting

The cards are dealt clockwise, one at a time, from the small blind. In the first round, the player to the left of the big blind acts first, and the big blind acts last and may raise even if everyone has only called. Three cards are then turned up together, the flop, and a second round follows. A fourth card, the turn, brings a third round, and a fifth, the river, brings the last. Before each, the top card is set aside face down. From the flop on, the first player still in to the left of the button acts first. Each player makes the best five-card hand they can from their own two cards and the five shared ones, using both, one or none of their own.

The showdown

When the last round of betting ends with two or more players still in, the hands are shown, and the best one wins the pot.

When a player is all in and no one left can bet, because every other player still in has called or is all in too, every hand is turned face up at once, and any cards still to come are dealt with the hands showing.

Who shows first

If anyone bet in the last round, the last player to bet or raise shows first. If everyone checked, the first player still in to the left of the dealer's seat shows first. The others follow clockwise, and a player who is beaten may throw their cards away unseen, giving up the pot.

The cards speak

A hand is worth what its cards make, not what its owner calls it, so a misread winning hand still wins once it is face up. A hand thrown away before it is shown cannot win. In hold'em, a player must show both of their own cards to win the pot.

Playing the board

When the five shared cards are the best hand anyone can make, every player still in plays the board and the pot is split among them. A player's own cards count only when they make a better five-card hand than the board.

Two players

When only two play hold'em, the button puts in the small blind and acts first in the first round, then last in every round after it.

Five-card draw

In five-card draw, each player is dealt five cards of their own, face down, and may change some of them once for new ones. There are no shared cards and no blinds.

The ante and the deal

Before the deal, every player puts the same small amount into the pot, called the ante. The dealer deals five cards to each player face down, one at a time, clockwise, starting with the player on their left. The first round of betting begins with that same player, who may check, since no one has bet.

The draw

When the first round ends, each player still in, starting at the dealer's left, may throw away any number of their cards face down and be dealt as many new ones. A player who keeps all five stands pat. The dealer draws last. If the deck runs short, its last card is not dealt: the dealer shuffles it with the discards of players who have already drawn, and deals on from those.

The second round

After the draw comes the second and final round of betting, begun again by the first player still in to the dealer's left. If two or more are still in when it ends, there is a showdown. The deal then passes one seat to the left.

Mistakes in the deal

It is a misdeal when a player is dealt too many or too few cards, when the deck has a card missing or one too many, or when the dealer turns up one of the first two cards. The same dealer then shuffles and deals again, and the blinds or antes stay in. Once a player has acted on their cards, by checking, betting, calling or folding, a misdeal can no longer be called, and the hand is played out. Putting in a blind or an ante is not acting.

Any other card the dealer turns up by mistake is set aside face up and replaced from the top of the deck once the deal is done.

Common variations

Everything before this is the standard game. Agree before the first hand whether your table plays otherwise.

- Fixed limit: every bet and raise is one set size, doubled on the turn and river in hold'em, with at most three raises a round.
- Pot limit: no bet may be larger than the pot, and no raise larger than the pot after the raiser has called.
- Draw limit: a player may draw at most three cards, or four when keeping an ace, as many home tables play.
- Opener first: in five-card draw, the player who opened the betting in the first round begins the second round as well.
- Ranked suits: a few tables let suits break ties, usually spades, hearts, diamonds, clubs from the top.
- Wild cards: jokers or a named rank stand for any card, and five of a kind then beats a straight flush.