2-4 12+ 45 Min.

THE GAME FOR UTTER BANKERS

You are the CEO of a global bank. You must steer your bank through these turbulent times, embezzling funds and rewarding yourself with bonuses when you can but without bankrupting your bank.
At the end of the game the CEO with the largest personal fortune is the winner.

THE FOUR CARD DECKS

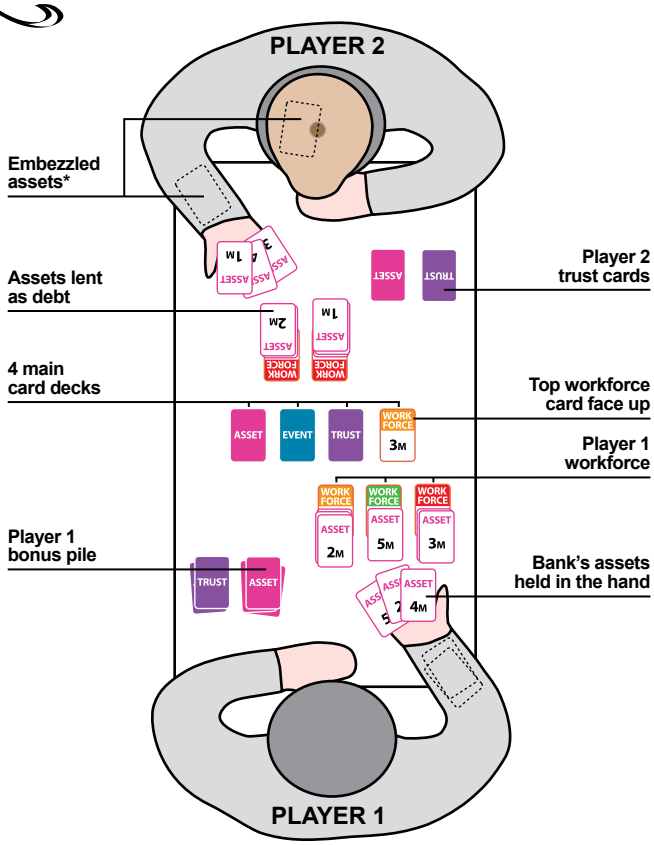
WORKFORCE CARDS come in three colours which represent the type of debt your workforce can process: low (Green), medium (Orange) and high risk (Red). Each Workforce card shows the amount that Workforce costs per turn in overheads and how many Asset cards can be lent as Debt on that Workforce card.

ASSET CARDS can be lent out as Debt (placed face up on a Workforce card in front of you), kept in your bank (in your hand) or stashed in your personal fortune.

Some Asset cards have additional Actions on them; these can be played at any time simply by declaring them, following the directions on the card and then discarding it to the bottom of the Asset deck.

TRUST CARDS are a measure of your banks credibility. Trust cards have a Government Bailout package on the reverse and can be exchanged for these during hard times (that's at any point in the game). Banks must not look at what Government Bailout packages they have.

EVENT CARDS apply to all players. One is turned over at the end of each go.



* We recommend playing this game in a 3 piece suit.

GAME SET UP

1. The richest player starts the game.

2. Separate and shuffle the four card decks.

3. Deal each player...

2 player game: 1 Workforce, 3 Trust & 15 Assets.

3 player game: 1 Workforce, 2 Trust & 10 Assets.

4 player game: 1 Workforce, 2 Trust & 8 Assets.

4. Place remainder of all decks face down in the centre of the table. Turn over the top Workforce card.

5. Each player should keep their Workforce cards face up and Trust cards face down on the table in front of them.

A PLAYER'S TURN

1. Manage your Workforce. You may either...

1a) Increase your Workforce: Take the face up Workforce card from the deck* and place it alongside your existing Workforce. If you take a Workforce card you get 1 Trust card.

* You can pay 1M to discard the top Workforce card and reveal the next Workforce card in the deck.

1b) Liquidate Workforce: Discard 1 of your Workforce cards and discard all Asset cards lent out as Debt on that Workforce. You must also discard 1 Trust card.

1c) Do nothing: Leave your Workforce alone.

2. Pay overheads. Pay the total cost of your Workforce overheads with Assets from your bank's hand. Return those Assets to the bottom of the Asset deck. If you do not have the exact amount, you do not receive change.

3. Lend Assets as Debt. Place as many Asset cards as you wish on any Workforce cards to represent money lent out.

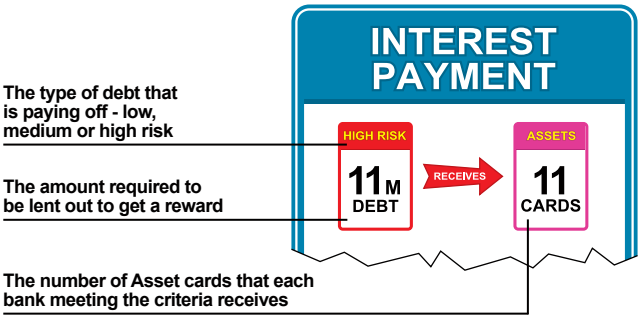
4. Turn over an Event card. Events apply to all banks.

AT ANY TIME PLAYERS CAN...

- **Embezzle Assets**. Steal Assets from your bank and hide them wherever you can. If you are caught in the act of embezzling by another player, you lose 1 Trust card and must return the embezzled Assets to your hand.
- **Strike a deal with another bank**. You can lend, sell or swap Assets with other banks.
- **Play any Action** on any Asset card held in your hand. The Asset card is then discarded.
- **Call in a Government Bailout**. Turn over your topmost Trust card to reveal a Government Bailout package. Once the Bailout has been applied, discard the Trust card.

INTEREST PAYMENTS

When you lend Assets out, you stand to make a healthy return. Higher risk debt carries greater rewards, but pays out less frequently and with more risk of defaulting than lower risk debt. Therefore, banks with a broad portfolio of debt should have a steady stream of income. 'Interest Payment' cards are dotted throughout the Event deck and they contain 3 pieces of important information:



THE CRUNCH!

Banks may want to be careful with how much they lend, as you never know when the Crunch event might strike. During a Crunch, Banks must reveal the Assets in their hand to show they hold more or equal value in Assets than the Debt lent out on their Workforce.

Banks that cannot cover their total Debt value with their total Asset value must evade bankruptcy by any means necessary.

The Event deck should be shuffled after a Crunch.

OTHER RULES

- If your bank has to discard an Asset or Trust card and has none, your bank is bankrupt.
- Bankrupt banks remove their bonus pile and place all other cards in front of them. Other CEOs may now bid to take over that bank and all their cards in its exact current state. The winner earns 1 Trust card. If no bids are offered, all cards are returned to the respective decks. The CEO of the bankrupt bank still keeps their personal fortune but is no longer active in the game.
- Throughout the game, all played or discarded cards are returned to the bottom of their respective decks.
- Once an Asset is either embezzled or taken as a bonus, it is part of a CEO's personal fortune and is out of play.
- Your bank must have at least 1 Workforce card to be in the game.
- If a bank holds at least 50% shares in a company, the value of those shares is doubled in a Crunch situation. Similarly, if they hold 100% of a company, it's trebled. These multiples also apply at the end of the game when a CEO counts their personal fortune.

END GAME

- If there is only one or no surviving banks left, the game ends.
- Everyone counts their personal fortune.
- The CEO of the last remaining solvent bank (if there is one) adds a bonus 3 million to their personal fortune and 3 million for each remaining Trust card still in their possession.
- All bankrupt CEOs get a 1 million Golden Parachute to add to their personal fortune.
- **The CEO with the largest personal fortune wins.**

TERRORBULL GAMES

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