1. Meet the table

COMPLETE RULES · Standard game: Fixed Jokers + Snatcharama Last Lap

Four players form two teams, with partners sitting opposite each other. Play four hands and add the team scores. The team with the higher total wins.

What you need

One standard 52-card deck plus two regular Jokers (54 cards), one coin or trinket for each player, and a way to record scores. The optional negative-Joker variation adds two extra wild cards, making 56 cards total. The official mat and Secret Pass Coins help organize play, but you can mark the same areas on any table.

Set up a hand

Choose a dealer. Shuffle and deal nine cards face down to each player. Keep your hand private. Place the remaining cards face down as the stock and turn the top card face up beside it to begin the discard pile. The player after the dealer takes the first turn. Continue in the same table order. Move the deal to the next player for each new hand.

Each player keeps their Secret Pass coin or trinket in front of them. Everyone starts each hand with one pass available.

The four areas on the mat

New Starters: put the two-card starter you create this turn here, face up. It is protected and only your partner may complete it.

Held Starters: at the beginning of your next turn, move your unfinished New starter here. It remains protected throughout that turn.

Exposed Starters: at the end of that next turn, move the unfinished Held starter into the shared exposed area. Anyone may complete it.

Secured: when you complete a starter, put the entire combination into the secured area to your right. Both partners' secured cards contribute to the same team score.

The objective

Complete starters and extend secured combinations to collect scoring cards for your team. Cards left in your hands and certain unfinished starters count against you. The first player to empty their hand earns their team 20 points and starts the final turns.

2. Your turn

Draw one card. Make a play or skip. Discard or Secret Pass.

1 · Draw

Take one card into your hand from the face-down stock or the top of the face-up discard pile. You may take only the top discard, not a card buried below it.

2 · Play, or make no table play

You have one combination play. You may start exactly two cards, complete an eligible starter, or extend one of your team's secured combinations. You may also choose not to play. You cannot lay a complete three-card or larger combination directly from your hand as a new starter.

Completing or extending earns another combination play. That bonus play may earn another, allowing a chain of legal plays. Starting a starter earns no bonus. You may start at most one new starter during your entire turn, including bonus plays. You may stop rather than use a bonus.

3 · End your turn

Discard one card face up, or use your once-per-hand Secret Pass instead. If a table play empties your hand, you go out without discarding. If you have cards remaining, a table play alone does not end your turn: finish with a discard or available pass.

Legal completed combinations

Set: three or four cards of the same rank. For example, three 8s form a set. A set cannot exceed four cards.

Run: three or more consecutive cards of one suit. For example, 5, 6 and 7 of spades form a run. Aces may be low or high: A-2-3 and Q-K-A are legal. K-A-2 is not. A run cannot wrap around the Ace.

Each starter or secured combination may contain at most one Joker. Natural cards and a declared Joker must form a legal combination; a Joker cannot duplicate a natural card already in that combination.

A bonus chain

Complete your partner's protected 5-7 of spades with the 6 of spades. Secure all three cards and earn another play. Use that play to add the Queen of hearts to your team's secured 9-10-J of hearts. That extension earns another play. You may continue legally, start your one starter if you have not already done so, or stop and discard.

3. Starters, completions and snatches

Protection gives your partner time. Exposure opens the opportunity to everyone.

Start exactly two

A starter is exactly two matching ranks, two consecutive cards of one suit, or two cards of one suit separated by one missing rank. Examples: two 8s; 5-6 of spades; 5-7 of spades. A Joker and one natural card may form a legal starter after you declare the Joker's identity. Two Jokers cannot form a starter.

Protected means partner only

Place the starter face up in New Starters. Protected does not mean hidden: everyone can see the cards. Only your partner may complete it while it is protected. You cannot complete your own protected starter, and your opponents cannot take it.

At the beginning of your next turn, move that unfinished starter to Held Starters. At the end of that turn, move it into Exposed Starters. A new starter created during that turn has its own protection period; it does not expose with the older one.

Timing example

Players sit in order A, B, C, D, with A and C partners. A starts 5-7 of spades. B plays, then C may complete it with the 6 of spades, then D plays. On A's next turn the unfinished starter moves to Held. A still cannot complete it. It exposes at the end of A's turn, giving opponent B the first opportunity to claim it.

Complete and secure

Add one or more cards from your hand to an eligible starter to make a legal set or consecutive run. Move the whole combination into your secured area. Completing your partner's protected starter or any exposed starter earns another play.

Snatch an exposed starter

Anyone may complete an exposed starter, including its creator. If you complete the other team's starter, your team secures all the cards. This is a snatch. Once a combination is secured, it cannot be snatched back.

Extend your team's secured combinations

Add one or more cards from your hand to one secured combination belonging to either partner, keeping its type and legality. You can add the fourth card to a three-card set, or extend a run at either legal end. Each extension earns another play. Under the standard rules you cannot extend the other team's secured combinations. A Joker exchange is a separate case, explained on page 4.

4. Secret Pass and Fixed Jokers

One pass per player per hand. One Joker per combination.

Secret Pass

Instead of discarding at the end of your turn, give exactly one card face down to your partner. Your partner adds it to their hand without revealing it to the opponents. Move your coin or trinket into the center of the table and leave it there until the next hand. The pass ends your turn; it is not an extra table play. Each player may pass once per hand. No Secret Pass is allowed after someone goes out.

Declare a Joker’s identity

The standard game uses Fixed Jokers; Permanent is an optional choice (page 7). Fixed can change identity on exchange; Permanent cannot. When playing one in a starter or secured combination, declare its rank for a set, or its rank and suit for a run. Its identity stays fixed while it remains in that combination. Arrange the cards so everyone understands the identity. At most one Joker is allowed in any starter or secured combination.

Exchange a secured Joker

You may replace a Joker in either team’s secured combination with the natural card it represents: matching rank and suit in a run, or matching rank in a set. You cannot exchange a Joker from a protected or exposed starter. The source combination stays secured by its original team.

Before exchanging, you must have an immediate legal destination for the freed Joker. Use it to complete a **different eligible starter** or extend a **different secured combination belonging to your team**. You may declare a new legal identity at the destination. The destination still may contain at most one Joker.

You cannot keep the freed Joker in your hand, use it to start a new starter, or put it back into the source combination. An exchange is not an independent bonus play. The destination completion or extension earns the usual bonus.

Exchange example

A secured spade run contains 5-Joker-7, with the Joker declared as the 6 of spades. Replace it with your natural 6 of spades. Immediately play the freed Joker as the Queen of hearts onto your team’s secured 9-10-J of hearts. The original spade run stays with its team. Your heart-run extension earns another play.

What cannot change

You cannot move an unexchanged Joker around to change its identity while it remains in its combination. For example, a Joker declared as the 6 of spades remains the 6 of spades even if later cards extend that run.

5. Going out and Snatcharama Last Lap

The first player out earns 20 points. Everyone else gets one final turn.

Going out

You go out when a legal play, discard or available Secret Pass leaves your hand empty. A table play that uses your last cards requires no ending discard. You may go out by starting your last two cards, but those cards remain an unfinished starter until someone completes them.

Schedule the final turns

Starting with the next player in normal table order, each of the other three players takes exactly one final turn. Each draws when a card is available, makes a legal play and any earned bonus plays, then discards if cards remain. Secret Pass is unavailable. A later player going out does not restart, shorten or cancel the scheduled turns, and earns no additional going-out award.

All starters open

Under standard Snatcharama Last Lap, all unfinished starters become available to everyone when the final lap begins. This includes starters that were protected. Anyone may complete them, including their creators. Any new starter played during the final lap is immediately available to everyone, with no protection period.

A starter created by the first player’s going-out play is also available during the final lap. Normal turn and bonus-play rules still apply: starting it earns no bonus, and a player may create at most one starter per turn.

Keep track of unfinished starter ownership

A starter that was already ordinarily exposed before Snatcharama retains its neutral scoring status if nobody completes it. A protected starter opened by Snatcharama, or a new starter played during the final lap, remains a liability for the team that created it if unfinished at scoring. Keep those starters identifiable by their originating team.

Completing any of these starters moves all its cards into the completing team’s secured score. It is no longer an unfinished-starter penalty for the originating team.

If the stock runs out

With an empty stock and at least two cards in the discard pile, leave the top discard face up and shuffle the rest into a new stock. This also applies between final turns. At the end of an ordinary turn, an empty stock with zero or one discard ends the hand: score it. During Last Lap, one remaining discard can still be drawn; if both piles are empty, take the scheduled final turn without drawing.

6. Score the hand and win the match

Secured cards count for you. Unfinished liabilities count against you.

Card values

Cards	Points each
2 through 9	5
10, Jack, Queen, King	10
Ace	15
Joker	20

Calculate each team’s score

Add the values of all secured cards belonging to both partners. Subtract cards left in both partners’ hands and unfinished protected starters. In Snatcharama, also subtract unfinished starters opened by the final lap or created during it, from the team that originated them. Ordinary exposed natural cards and regular Jokers count for neither team if unfinished; an optional negative Joker still costs its originating team 10 points. Add 20 points to the team of the first player out. Scores may be negative.

Scoring example

Your team has 160 secured points. You have 25 points left in your hands and 10 points in unfinished starters opened by Snatcharama. Your team went out first: **160 - 25 - 10 + 20 = 145 points.**

Play four hands

Record both team scores after each hand. Move the dealer to the next player, shuffle, deal nine cards each and reset everyone’s Secret Pass marker. After four hands, add each team’s scores. Higher total wins; equal totals are a tie.

A scoring reminder for Snatcharama

Opening a protected starter does not erase its unfinished penalty. If it remains unfinished, it counts against its originating team. If the other team completes it, they secure the cards and remove that liability from your team. Ordinarily exposed natural cards and regular Jokers stay neutral if unfinished; an unfinished negative Joker still costs its originating team 10 points.

7. Optional variations

Agree before the match. These options change only the rules described here.

Last Lap with normal protection

Each of the other three players still gets one full final turn after the first player goes out. Starter protection follows normal timing instead of opening every starter. A new starter on a final turn stays protected unless its partner completes it before scoring. Unfinished protected starters count against their team; ordinary exposed starters are neutral. No Secret Pass is allowed during final turns.

Permanent Jokers

A Joker's declared identity stays fixed for the entire hand, including after an exchange. A set fixes its rank; a run fixes rank and suit. Every later destination must respect that identity. A suit fixed in a run remains fixed if the Joker moves into a set. All other exchange restrictions still apply.

Negative Jokers

For this optional variation, add two instruction cards from standard decks as extra wild cards. Each is worth **-10 points** and follows the chosen Joker identity rule. A combination may contain only one Joker, whether ordinary or negative.

A negative Joker may also be played as a legal extension into an opponent's secured combination, provided the combination does not already contain a Joker. It must fit the set or run. A legal extension earns the usual bonus play.

A secured negative Joker reduces the securing team's score by 10. If left in a hand or any unfinished starter, it costs its originating team 10 points. This includes an ordinary exposed starter: its natural cards and regular Jokers are neutral, but an unfinished negative Joker is not.

Keep the standard clear

Unless your group agrees otherwise before the match, use nine-card hands, Fixed Jokers, two ordinary Jokers and Snatcharama Last Lap. Negative Jokers and Permanent Jokers are optional; they are not required for the standard game.

Learn or practice online

Visit snatchrummy.com/tutorial for the tutorial and a link to try a free online match. Keep the one-page Standard Game guide at the table for quick reminders; use this document for the full explanations.

8. Worked examples

Three matching cards. Joker choices. Empty hands and the final lap.

Holding three 8s

You hold 8 of clubs, 8 of hearts and 8 of diamonds. Start only the first two; keep the third in hand. You cannot lay a completed set directly from your hand or complete your own protected starter. If your Secret Pass is available, pass the third 8 instead of discarding. Your partner can use it to complete the starter on their turn. Otherwise you must wait until exposure to complete it yourself.

Fixed versus Permanent

A secured run is 5-Joker-7 of spades, with the Joker declared as 6 of spades. You hold the natural 6. Under Fixed, exchange it and immediately use the Joker as Queen of hearts to extend your team’s secured 9-10-J of hearts. Under Permanent, that destination is illegal: the Joker remains 6 of spades. It needs a different eligible destination that accepts that identity. A set fixes rank; a run fixes rank and suit.

One card after drawing

After drawing, your only card is 6 of clubs. Your team has a secured 3-4-5 of clubs. Extend it with the 6: your hand is empty and no discard is needed. If you are first out, your team earns 20 points. If the last card has no legal table play, discard it, or use an unused Secret Pass before anyone has gone out. A Secret Pass gives your partner that card immediately and also empties your hand.

Going out with a starter

After drawing, your last two cards are 8 of clubs and 8 of hearts. Starting them empties your hand. If you are first out, your team earns 20 points and Snatcharama begins. This starter is immediately available to everyone and costs your team 10 points if nobody completes it. Going out has not secured those two cards.

Who gets to respond?

Players sit A, B, C, D; A and C are partners. A goes out first. B, then C, then D each gets one final turn. Each draws when a card is available, makes legal plays and bonuses, then discards if cards remain. No Secret Pass is allowed. Another player going out does not cancel the remaining scheduled turns and earns no additional going-out award.