

RULE BOOK

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DIRTY MONEY

ABOUT THE GAME

You have been plunged into the world of white collar crime, where you will need to get your hands and your money dirty as you take on the roles of corrupt politicians, loan sharks and tax evaders trying to launder their ill-gotten gains. Invest in artworks, businesses and real estate all around the world while trying to turn dirty money into clean money. Beware of your fellow players, who will attempt to expose your operation to the government with a legion of lawyers and accountants. Are you able to avoid the government blacklist while laundering the most money?

COMPONENTS

1 Rulebook + 1 Gamification Guide

The gamification guide gives a short explanation on the real world workings of money laundering operations and how the game has been designed to reflect the real life operations.

60 Placement Cards (70mm X 70mm)

Placements are the first step of the money laundering process where you invest your ill-gotten gains in businesses and assets.

The cost of buying this card using the specified currency



The region of this card (i.e. EU, Japan or US)

The points you earn at the end of the game

Special effects that are available to you when you own this card

Bonus end game points you will earn as a result of special effects

6 Location Cards (70mm X 70mm)

Locations are action spaces for players to perform their money laundering activities.

The action you can take when you travel to this location.



Indicates the Types of Placement cards to be placed above the Location cards. Example: Place 1 Japan, 1 EU & 1 US Placement card above this location.

Indicates the player count needed to deploy this location

120 Money Cards (44mm X 67mm)

Money cards are used to purchase Placement cards, which must be paid for in their respective currencies (i.e. EURO, YEN or USD). Cryptocurrency (CRYPTO) can be used in place of any currency to buy any Placement cards.



Value of the card and the type of currency to be used in the respective region.

Indicates that this is dirty money.

30 Action Cards (44mm X 67mm)

Action cards are part of the Money deck and must be played immediately when taken.



Indicates the action you can take.

5 Villain Cards (63mm X 88mm)

Each villain card contains a Blacklist point tracker for each player's blacklist points and also serves as a player aid. Players may use the Money cards from the discarded Money cards and if there is none, use a Money card from the Money deck instead.



First Player Number

Where Blacklist cards will be placed. Each Money card has a blacklist icon on its card back to help keep track.

1 First Player Marker

The player holding the Villain card with the lowest First Player Number gets the First Player Marker and takes the first turn in the game. For example, Money Launderer will go first as it has a First Player Number 1. Players will then take turns in a clockwise order.

GAME SETUP

To set up a game of Dirty Money, follow these steps in order:



1. Place the Location cards (A) in the middle of the playing area. To see which location cards to use for the game, check the bottom right corner of each Location Card for the corresponding player count. Europe; Japan; USA and Banana Republic are used for all games. Add Black Market in games with 4 or more players and add Auction House in games with 5 players.
2. Shuffle and place the Placement cards (B) face-down according to their card backs above their respective Locations (USA, Europe and Japan). Reveal 2 Placement cards (C) face-up from each deck and place them above their respective Location cards. No Placement card is needed for Banana Republic and Black Market. If the Auction House is used, reveal 1 Placement card from each Location card deck face-up (D) in the space above it.
3. Separate the Action cards from the rest of the Money Cards. Then, give each player the following items:
 - A random Villain card, which also acts as a player aid.
 - 3 random Money cards. Make sure that the players do not receive any Action cards.
4. Give the starting player the First Player Marker. Give the last player 1 additional Money card.
5. Shuffle the Action Cards back together with the remaining Money Cards to form the Money deck. Deal 2 cards from the Money deck face-up (E) below each Location card.
6. You are ready to begin!

GAMEPLAY

The game plays over a number of rounds until the game end condition is met. During each turn, players will:

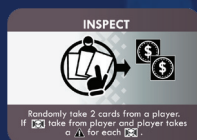
1. Choose a location and take all the Money and Action cards in that location.
2. Play all Action cards (if any) in any order
3. Perform the Location's actions.
4. Perform the effects on the Placement cards you own

A round ends when all players have taken a turn. At this time, if there are any players with 10 or more Placement Cards, the game ends. Refer to Game End section for more details.

a) Collecting Money Cards & Playing Action Cards

The player takes all the Money cards in a Location. If there were any Action cards, play them immediately. The player may choose the order in which to play them but must resolve each Action Card before playing the next. Place the resolved Action Card in the discard pile.

A player may hold a maximum of 7 Money Cards in their hand. If this limit is exceeded, they have attracted unwanted attention from the authorities and must immediately choose and place the cards into their Blacklist point tracker until they have only 7 cards in hand.



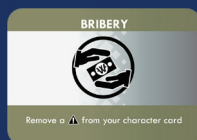
Inspect - Randomly choose the specified number of cards from players to check if they are dirty money. If the chosen card has a dirty money symbol [dirty money symbol], take it into your hand and give the targeted player a discarded Money Card as a Blacklist point. Otherwise, return the card to them with no consequence. When “Inspect left and right player” is used in a 2 player game, draw 2 Money Cards instead of 1.



Audit - All other players reveal their hand and show how many [dirty money symbol] they possess. Players who meet the specified requirements on the Audit Card must take a discarded Money Card as a Blacklist point. When “Audit: Most Dirty Money” is used in a 2 player game, the other player will always get a Blacklist point as long as they have at least 1 dirty money.



Trade - Choose a player and look at his or her Money Cards. Take one card from the player's hand and give the player a card of your choice from your hand. If you do not have any Money Cards, you can still look at a player's Money Cards.



Bribery - You remove 1 card from your Blacklist point tracker immediately. If you do not have any Blacklist points, nothing happens.

b) Performing Location Actions

After you have collected the Money Cards and played the Action Cards, you may perform the Location action if you choose to.



Europe | USA | Japan: Buy 1 or 2 Placement cards using the corresponding Money Cards, i.e. EURO for Europe, USD for US and Yen for Japan. When you pay excess money for a Placement Card, you do not get any change back. Place all used Money Cards in the discard pile. If you buy more than 1 Placement Card, you can pay the total cost of both cards. *Example: You have three \$5 notes and 1 Placement card costing \$7 and the other \$8. You can pay for the 2 Placement cards using the three \$5 notes.*

The Placement cards can be bought in any order and the effects from the Placement card will take place in that order. *Example: You have enough money to buy 2 Placement Cards and buy a Cryptocurrency Exchange first. This will allow you to reduce the cost of buying the second Placement card by 1 due to the effects of Cryptocurrency Exchange which reduce future card cost by 1.*



Banana Republic: Remove 1 card from your Blacklist and discard it. Take the first player marker. You will become the first player in the next round. *This Location is used when there are 2 or more players.*



Black Market: Buy 1 Placement Card from USA, Europe or Japan using the specified Money Cards denoted on the Placement cards. You cannot buy cards from Auction House. This Location is used when there are 4 or more players.



Auction House: Buy 1 of the 3 Placement Cards above Auction House, using the specified Money Cards denoted on the Placement cards. This Location is used when there are 5 players.

C) Performing Placement Cards' Effects

You may perform the effects on the Placement cards you have purchased whenever you meet its criteria. You may activate the effects even if you forgot to activate it immediately on meeting the criteria as long as you activate it **before your turn ends**.



Example: Slot a discarded Money Card under your Accounting Firm card as soon as you performed the Audit action. Each Money Card obtained this way will be worth 2 ponts at the end of the game.

End of Round

After all players have taken a turn during the round, do the following steps to prepare for the next round:

1. Add 1 Money card face-up below each Location Card which still has Money cards below it (up to a maximum of 4 cards).
2. Add 2 Money cards face-up below all Locations Cards which has no Money card below them.
3. If Europe; Japan or US has less than 2 face-up Placement cards, add Placement Cards from their respective decks until there are 2 Placement cards above the Location Card. If Auction House is used, make sure that there is 1 face-up Placement Card from each location.

GAME END

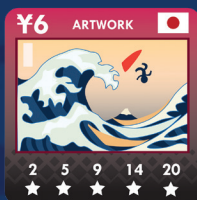
The last round is triggered when any player(s) has 10 or more Placement Cards. Play till the end of that round and the game ends. All players tally their points based on Final Scoring.

Final Scoring

- **Blacklist Points** : Each player loses 1 point per Blacklist point they have. The player with the least Blacklist points does not need to deduct their Blacklist points from their score. The player who has the most Blacklist points loses an additional 2 points. If there is a tie for the least or most points between two or more players, the tied players will have the same effects for the most and least Blacklist points.
- **Placement card points:** Each player scores points indicated on their placement cards. (See section on PLACEMENT CARDS EFFECTS for how to score different card effects)

The player with the most points wins the game! In the case of a tie, the player who has the most remaining money in their hand wins the tie. If there is still a tie, the player who was last to take a turn wins.

PLACEMENT CARDS EFFECTS



Artwork

Players score based on the number of artworks collected. The artwork can be from different regions. Each set contains up to a maximum of 5 Artworks.

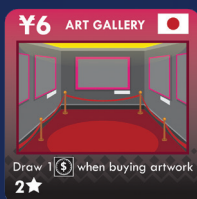
1 Artwork = 2 points

2 Artwork = 5 points

3 Artwork = 9 points

4 Artwork = 14 points

5 Artwork = 20 points



Art Gallery

Each Art Gallery you own allows you to draw a Money card immediately after buying any artwork. If the Money Card is an Action card, carry out the effects immediately. If it is a Money card, put it inside your hand.



Accounting Firm

Slot one discarded Money Card under this card whenever an Audit action is performed. Each card under the Accounting Firm card is worth 2 points at the end of the game. If you have multiple Accounting Firms when you perform an Audit action, you may slot a discarded card under each Accounting Firm.



Casino

Slot one discarded Money card under this card whenever you buy that location's Placement Card. Each card under the Casino card is worth 1 point at the end of the game.



Cryptocurrency Exchange

Pay \$1 less when buying any future Placement Cards from that location. Players may combine the discounts from all Cryptocurrency Exchanges owned and apply the discounts to all future Placement Cards bought.



Charity

Discard up to 2 Blacklist points from your Blacklist point tracker for each Charity owned at Game End.



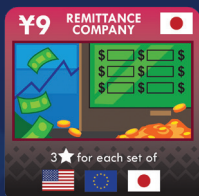
Digital Bank

Each Digital Bank allows you to increase the maximum number of Money Cards you can hold in your hand by 1. At the end of the game, you gain 1 point for every 1 Money Card you hold.



Law Firm

Slot one discarded Money Card under Law Firm card whenever you perform an Inspect action. Each card under Law Firm card is worth 2 points at the end of the game. If you have multiple Law Firms when you perform an Inspect action, you may slot a discarded card under each Law Firm.



Remittance Company

Score 3 points for each set of USA, Europe & Japan Placement cards you own. Players may score points on the same set of cards per Remittance Company owned.



Restaurant Chain

Score 1 point for each Placement Card owned from the same region as the Restaurant Chain you own at the end of the game, including Restaurant Chain. Example, if you own 1 Japan Restaurant Chain and 3 other Placement cards from Japan, you earn a total of 5 points.

VILLAIN CARD EFFECTS



Money Launderer

At the end of each turn, you may draw 1 Money Card and discard a Money Card. If the Money card drawn is an Action card, discard it and draw again until you draw a Money Card. You can choose to discard the Money card you just drawn instead of the existing Money cards in your hand.

Strategic Value: Money Launderer helps you to obtain a more desirable hand with matching currencies so that you can afford to buy more of a location's Placement Cards. You can also try to remove any Dirty Money from your hand to prevent any effect from Inspect or Audit cards. Money Launderer also has the advantage of always going first in the first round.

"Use my laundromat business chain to help you clean your dirty money. Don't believe? Ask Al Capone!"



Corruption Rat

If you overpay \$2 or more for a Placement Card, you may place a discarded Money card on the left side of the Villain card at the Overpay slot. Each card placed there is worth 1 point at the end of the game. You may use this ability more than once in a turn.

Strategic Value: Corruption Rat allows you to prioritize the use of those high value dirty money to buy things, while gaining points in the process. This allows you to maintain a clean hand consistently and minimizing your chance of getting Blacklist points.

"I need some donations for my election.. If you need help with some government contracts."



Kitsukuza

Each Cryptocurrency you play is worth \$5 instead of \$3.

Strategic Value: Cryptocurrency is a wild card which allows you to buy from any location and making it \$5 will enable you to buy anything, anywhere. However, this boost comes with disadvantages as you will always be targeted with Inspections or Audit if you attempt to hoard too many Cryptocurrency cards. Other players will also try to deny you of Cryptocurrency cards to prevent you from powering ahead.

"The latest method in money laundering in Japan? One word: Cryptocurrency."



Bears of Wall Street

During setup, draw 3 Placement Cards from any of the 3 Placement decks and place them above Banana Republic. You can choose Placement cards from the same Location (Example: 3 Placement Cards from Japan). Only you can buy these Placement Cards when you visit Banana Republic. The Placement Cards above Banana Republic will not be replenished at the end of the round.

Strategic Value: One disadvantage of visiting Banana Republic is that player is unable to buy any Placement Cards, thus letting your opponents progress ahead of you. With Bears of Wall Street, you will be able to buy a Placement Card, remove a Blacklist and get the coveted First Player Marker, thereby allowing you to have the first pick of things to buy in the next turn.

*"Need to deposit some drug money and move them to US?
No worries, we are here to help!"*



Loan Shark

You may spend any Money Card as a \$2 Money card of any currency. You may only use this ability once per turn.

Strategic Value: This power allows you to have a \$2 wild card every turn and this allows you to dispose any currencies you do not wish to keep. It also allows you to easily build up a tableau of same Location Placement cards and this synergizes well with Cryptocurrency Exchange, Restaurant Chain and Casino which rewards you when you buy Placement Cards from the same location.

"Don't have money to pay us back? Don't worry, you just need to help me transfer some money overseas."

FREQUENTLY ASKED QUESTIONS

1. If there are no Money Cards in a Location, can I still go there and perform the Location Action?

Once the Money Cards are removed from the Location, players are not able to visit the Location to use the Location Action nor buy any Placement cards that may be still available there.

2. Can I choose to take some but not all Money cards from a Location if I do not want to exceed the 7 card limit?

You have to take all the Money cards and place any excess Money Cards into the Blacklist point tracker. The only exception are the Action cards (Audit, Inspect, etc) as they are played immediately instead of going into your hand and hence, are not counted as part of the 7 card limit.

3. Does the last player receive additional Money Cards after the 1st round?

No, the last player will not receive any additional Money Cards after the 1st round.

4. If there are multiple Action cards in a single location, can I choose the sequence in which I play it?

Yes, you can determine which Action card to play first. For example, you may play an Audit card first to check out other players' hands before deciding to play Inspect in order to gain the highest chance of drawing out Dirty Money during the Inspect action. The players can shuffle their hand after each action.

GAME VARIANTS

Quick Mode

This mode is for players who want to keep their play time to under 30 mins. Instead of needing 10 Placement Cards to end the game, players only need 8 Placement Cards to end the game.

Choice Mode

Instead of placing 2 Placement Cards per Location, 3 Placement cards may be placed above the specific Locations instead. The number of Placement cards to be placed at the Auction house remains the same.

SYMBOLS GUIDE



Victory Points



Denotes this currency is Dirty Money



Money Cards



Slot a discarded Money Card under this Placement Card



Blacklist Points



The number of Money Cards in your hand

CREDITS

Game Designer: Daryl Chow

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