## **USING YOUR CREDIT CARD**

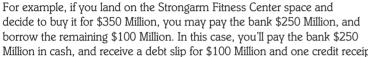
The key to Charge Large success is knowing when and how much to borrow, and when and how much to pay back. Borrow too much, and you could run into trouble on the PAY CREDIT CARD space: borrow too little, and you may not have enough credit receipts to upgrade to the next level credit card

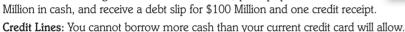
## **Borrowing Cash**

On your turn, you may borrow cash from the bank before rolling the dice, to buy one or more additional shares in a company that you own. You may also borrow cash from the bank after rolling the dice, to buy the property that you landed on. You cannot borrow more than twice on any turn.

## To borrow cash, do the following:

- Tell the banker the amount you're borrowing.
- The banker will give you a debt slip (or slips) in the amount of the loan, and a credit receipt, as proof of the credit card "swipe."





Gold: CHARGELAN





DEBT

\$300 Million Credit Line

Credit limits for each card are:

\$700 Million Credit Line

\$2000 Million Credit Line

## **Making Credit Card Payments**

At the end of any turn, you may pay the banker cash to lower your credit card debt. You cannot borrow cash to pay off your credit card debt.

To pay off credit card debt, just give one or more of your debt slips to the banker, along with the matching amount of cash.

You cannot pay back cash immediately after borrowing it. You must wait at least until your next turn to take the option of paying off any debt. (This rule does not apply to players who land on or pass the PAY CREDIT CARD space on their turn.)

Minumum Payments: You must pay the following minumum when landing on or passing the PAY CREDIT CARD space:

Gold and Platinum: \$20 Million Black: Pav in Full

If you cannot make the minimum payment, you must pay the banker a late fee of \$20 Million per dice roll, until you can afford the payment. Black Card Member Penalty: If a black card member cannot pay in full, that player is immediately out of the game!

## Running Out of Cash

If you run out of cash so that you can't pay opponents' building fees or pay taxes, you may borrow up to \$1,000 Million from the bank by the normal borrowing rules, once during the game. Pay off the debt by the normal rules, except that each time you roll the dice before the debt is paid in full, the banker will add \$20 Million to the debt. If you run out of cash again before paying back the debt in full, you're out of the game!

## **Upgrading Your Credit Card**

At the end of any turn, you may upgrade your credit card if you meet the requirements.

## To upgrade from gold to platinum, you must:

- Have four credit receipts:
- Have zero credit debt:
- Have at least \$400 Million in cash.
- Own any combination of four companies or buildings:

## To upgrade from platinum to black, you must:

- Own all shares of two companies;
- Have zero credit debt:
- Have six credit receipts since upgrading to the platinum credit card;
- Own any combination of six companies or buildings;
- Have at least \$600 Million in cash.

To upgrade, give the banker cash for your credit debt, your receipts, and your mover. The banker will then give you the mover for the next level credit card. Place the mover in your stand, then start enjoying all of the benefits that come with your new improved credit card status!

## THE PIGGY BANK PROGRAM



Only players with platinum or black credit cards are eligible to join the Piggy Bank Program. This is a great way for you to double your cash deposit in just one trip around the gameboard! You may join the Piggy Bank Program up to three times per credit card mover. Here's how:



- On your turn before rolling the dice, make a cash deposit (up to \$250 Million for platinum card members, and up to \$500 Million for black card members) by placing the cash in a separate pile in front of you, and placing a piggy bank marker on top of it.
- Place a piggy bank chip on the space that your mover occupies. Then roll the dice and take your turn. (Use your chips in 1, 2 and 3 order).
- The next time you land on or pass that space, take the cash, then collect the same amount of cash from the banker, to double your money! Take back your marker and place your chip aside, as a reminder that you used it.

Piggy Bank Early Withdrawal Penalty: If you take back your piggy bank deposit before returning to that space, you'll collect only half of your deposit from the bank the next time you land on or pass that space.

You cannot make another piggy bank deposit until you've collected on the previous deposit.

## How to Win

To win Charge Large, be the first player to have:

- A black credit card mover:
- At least \$2,500 Million in cash; and
- Zero debt.

We will be happy to hear your questions or comments about this game. Please write to: Hasbro Games, Consumer Affairs Dept., P.O. Box 200, Pawtucket, RI 02862 USA. Tel: 888-836-7025 (toll free).

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# Object:

Travel around the gameboard buying properties, and using your cash and credit strategically to upgrade from a gold credit card to a platinum credit card and, finally, to the elite black credit card. To win the game, be the first player to have:

- A black credit card mover:
- At least \$2,500 Million in cash: and
- · Zero debt.

Contents: • gameboard • card deck with 13 building cards, 21 company stock certificates, 18 V.I.P. cards, and 4 reference cards • parts sheet with 4 piggy bank markers, 12 piggy bank chips, 24 credit receipts, and 12 credit card movers • 58 debt slips • play money • 84 share markers • 4 plastic stands • 2 dice

# Setting Up

As you set up your game, use Figure 1 as a reference to see where the game parts are placed.



- 1. Carefully detach the game parts from the parts sheet. Discard or recycle the waste material.
- 2. Choose a banker. This player will handle all banking, buying and credit transactions. If you're the banker, do the following:
- Create the bank by laying out the money in separate piles.
- Place \$200 Million from the bank on the LOTTERY PAYOUT space.
- Place the building cards, company stock certificates, debt slips, credit receipts and share markers nearby.
- Deal out \$850 Million in the following bills to each player, including yourself:
   (1) \$500, (2) \$100s, (1) \$50, (2) \$20s, (4) \$10s, and (4) \$5s.
- 3. All players (including the banker) take the following game parts:
- Choose a plastic stand, fit a gold credit card mover into it, then place it on the START space. Set the platinum and black credit card movers aside for now.
- Place the piggy bank marker and the 3 piggy bank chips that match the color of your plastic stand in front of you.
- If you'd like, take a reference card to use as a quick reminder of the basic game rules.

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4. Shuffle the V.I.P. cards, then place the deck facedown on the V.I.P. card space.

## Playing the Game

The banker takes the first turn. Play then continues clockwise.

## ON YOUR TURN

On each of your turns, follow the steps below in order.

- (Optional) You may use your credit card to borrow from the bank (see Borrowing Cash, on page 5).
- 2. (Optional) You may deposit money in the Piggy Bank Program. (For Platinum and Black card members only. See **THE PIGGY BANK PROGRAM**, on page 6.)
- 3. Roll both dice, then move clockwise along the gameboard path the number of spaces you rolled.
- 4. Follow the rules for the space you land on. See GAMEBOARD SPACES, below.
- 5. If you rolled doubles, take another turn. (If you roll doubles three times in a row, move directly to the LOTTERY! space and take any cash on the LOTTERY PAYOUT space.
- 6. (Optional) To end your turn, you may pay off some or all of your debt to the bank (see Making Credit Card Payments, on page 5.)

## **GAMEBOARD SPACES**

Follow the rules below for each space you land on. (Note that the START and PAYDAY rules apply when you land on or pass these spaces.)



**START.** Unless otherwise directed, whenever you land on or pass this space, collect the allowance listed, according to your credit card mover.

**BUILDINGS.** If an opponent owns the building, you must pay him or her the fee listed on the card. If the building is unowned, you may buy it from the bank. See **BUILDINGS AND COMPANIES**, on page 4.





**COMPANIES.** If an opponent owns the company, nothing happens if you land here. If the company is unowned, you may buy it from the bank if you wish. See **BUILDINGS AND COMPANIES**, on page 4. Note that some companies are available only to certain card members.

# WIETORS IN THE PROPERTY OF THE

## DEBTORS' PRISON/GO TO DEBTORS' PRISON.

If you land on **DEBTORS' PRISON** by die roll, you're just visiting and can move off the space on your next turn. If you land on **GO TO DEBTORS' PRISON**, or if a V.I.P. card sends you to Debtors' Prison, move here immediately and stay until your next turn.



Getting out of Debtors' Prison: On your next turn, you may do one of the following:

- Pay your full credit card debt. Then roll and move as on a normal turn.
- If you can't (or don't want to) pay your full debt, you may roll the dice once. If you roll
  doubles, move as on a normal turn. Then roll and move again as on a normal turn.
- Play a Get Out of Debtors' Prison Free! card. Then roll and move as on a normal turn.



**TAX DAY.** Pay the listed amount in cash to the **LOTTERY PAYOUT** space. The more valuable your credit card mover, the more money you'll pay.

**V.I.P.** Draw the top V.I.P. card from the deck, and follow the instructions on it. Discard played cards to the bottom of the deck.





**PAYDAY!** Unless otherwise directed, whenever you land on or pass this space, collect your salary for every company that you own. See **Companies**, below.

**LOTTERY!** Collect all of the cash on the **LOTTERY PAYOUT** space. The banker then places \$200 Million from the bank on the **LOTTERY!** space.





**PAY CREDIT CARD.** Whenever you land on or pass this space, you must make at least the minimum payment on your credit card debt to end your turn. See **Making Credit Card Payments**, on page 5.

### **BUILDINGS AND COMPANIES**

When you land on an unowned building or company space, you may buy that property. Note that some companies are available only to certain card members. A player can never own more than three buildings or four companies. To buy a property, pay the banker the listed price. The banker will give you the building card or company stock certificate. Keep it faceup in front of you. Buildings and companies offer the privileges listed below.



## Buildings

Each time an opponent lands on a building that you own, he or she must pay you the fee listed on the space.

**Return on Investment Rankings:** The yellow stars on the building spaces and cards indicate the profit you'll make when opponents land on buildings that you own. The more yellow stars, the better the investment!



## Companies

Each time you land on or pass the PAYDAY! space, you'll collect the salary listed on your stock certificate for each company you own.

Additional Shares: Buying additional shares will boost your salary for that company. You may buy as many additional shares (up to four) as you wish on any turn. Here's how:

- Before rolling the dice, pay the banker in cash or credit the additional shares price listed on the stock certificate. The banker will give you one share marker for each additional share you buy.
- Place each marker on a circle on your stock certificate, so that you'll know how much salary to collect when you land on or pass PAYDAY. See the example below.



You bought two additional shares in Onyx Oil for \$80 Million each. As a gold card member, you will now collect \$35 Million (\$25 Million plus two additional shares worth a total of \$10 Million) in salary for that company.

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