A bookmaker promotion can say “free bet” in large letters while the important conditions sit several clicks away. The key question is not simply whether you must wager the bonus. It is whether you must wager the **winnings from the bonus bet** again before you can withdraw them.

To find out, look for the promotion’s full terms and conditions, then follow the money through each stage: what you receive, what you must stake, what happens to any winnings, and when those winnings become withdrawable. This is a practical **wagering requirements check**, and it is worth doing before you opt in or place a qualifying bet.

This guide explains the difference between a free-bet token and cash bonus, how matched-deposit and no-deposit offers work, what “money back” can mean, and how minimum odds rules may affect your bet choice. The examples use euros for clarity; they are illustrations, not recommendations to bet.

Start by identifying what the promotion gives you

“Free bet” is not a precise description of how a promotion works. A bookmaker may credit a bet token, add bonus funds to your account, or offer a refund if a qualifying bet loses. Each has different rules.

A free-bet token is not cash

A free-bet token is usually a voucher for a stake of a stated amount. It may appear in your account as a token that you need to select when placing a bet. In some cases, you must **manually claim** or activate it before it becomes available. Check the offer instructions: a token may not be applied automatically, and it may expire even if you have not used it.

With a typical stake-not-returned free bet, the original token amount is not included in the payout. If you use a €10 token at odds of 4.00 and the selection wins, the return is generally €30: the €40 potential return minus the €10 stake. The €10 token itself is not paid back to you. If the bet loses, the token is usually used up, subject to the promotion’s precise terms.

That is different from staking €10 of your own cash at the same odds. A winning cash bet at 4.00 would usually return €40 in total, including the original €10 stake. Always check the operator’s wording rather than assuming every token is stake-not-returned, but treat that as the standard case unless the terms say otherwise.

Bonus funds may behave more like cash, but come with wagering rules

A cash bonus or bonus balance may be added to your account, often after you deposit. It can look similar to cash in the balance display, but it may be restricted. The terms might require you to wager the bonus amount a certain number of times, wager the deposit as well, or meet conditions on each bet before you can withdraw related funds.

Do not rely on labels such as “cash bonus” or “bonus cash” to tell you what is withdrawable. Look for the exact wording around “wagering requirement”, “turnover”, “qualifying stake”, “bonus funds” and “withdrawal”.

How to check whether the rollover applies to winnings

Read the promotion terms in order, rather than stopping at the headline or the first sentence about the bonus. Search the page for phrases such as “winnings”, “net winnings”, “bonus winnings”, “stake not returned”, “rollover”, “turnover” and “withdrawal”. The wording may be in a separate bonus-rules page or linked from the offer.

1. **Find the type of reward.** Is it a free-bet token, bonus cash, a free spin, or a refund offer? The rules for one do not necessarily apply to another.
2. **Check what you must wager.** Does the requirement refer to the bonus amount, your deposit, both amounts, or winnings from a free bet?
3. **Find the multiplier and qualifying period.** A requirement such as "5x bonus" is incomplete without knowing what amount is multiplied and which bets count.
4. **Read the withdrawal clause.** Does it say winnings are available to withdraw after settlement, or only after the turnover requirement is met?
5. **Check excluded bets and markets.** Some odds, bet types, sports or cash-out actions may not count, or may count at a reduced rate.
6. **Confirm the expiry and claim process.** Check when the offer must be activated, when the token must be used, and when any wagering must be completed.

The clearest answer is usually in a sentence that spells out what must be turned over. For example, "The bonus must be wagered five times before withdrawal" is not the same as "bonus winnings must be wagered five times". If it is unclear whether the requirement applies to the original token, the bonus stake, or the winnings, ask the bookmaker's customer support for a written explanation before opting in.

Compare the money flow, not just the headline

Offer type What you might receive What to verify Free-bet token A token to place a bet, often with the stake not returned Whether winnings are withdrawable straight away, or subject to a separate rollover; claim and expiry rules Matched-deposit offer Bonus funds linked to a qualifying deposit Whether turnover applies to bonus funds, deposit, or both; minimum odds and withdrawal restrictions No-deposit offer A token or bonus without a qualifying deposit Whether it must be claimed, any maximum cashout, wagering conditions and identity checks Money-back special A refund or token if a stated bet loses in a specified way Exactly what counts as a qualifying loss, what form the refund takes and its expiry

Matched-deposit offers versus no-deposit offers

Matched-deposit offers

A matched-deposit promotion usually requires you to deposit first. A bookmaker might advertise a "100% match up to €50", for example. If you deposit €30 and meet the qualifying conditions, the promotion might credit €30 in bonus funds. That does not necessarily mean you have €60 of withdrawable cash.

Suppose the terms say the bonus has a 5x wagering requirement. You need to establish whether that means five times the €30 bonus (€150 of qualifying stakes), five times your deposit, or five times the combined €60. Those interpretations produce different requirements. Also check whether winnings from qualifying bets become withdrawable as they are settled, or remain restricted until all required turnover is complete.

Look for any cap on the matched amount, minimum deposit, minimum odds, maximum stake, or deadline for opting in. A bonus can also be forfeited if you withdraw your deposit before satisfying the rules. The actual promotion terms determine the outcome.

No-deposit offers

A no-deposit offer does not require a qualifying deposit, but it is not automatically easier to use. It may be a small token, a limited-time bonus, or an offer with a maximum amount that can be withdrawn. You may need to

register, verify your identity, claim the offer manually, and place a qualifying https://www.sportsnewsireland.com/other_sports/free-bets-for-irish-customers-how-to-find-evaluate-and-use-them-in-2026 bet within a short window.

Check whether the reward is a token or bonus cash. If it is a token, ask whether only the winnings are credited and whether those winnings have another wagering requirement. If it is bonus cash, find the turnover multiple and whether there is a cashout cap. A no-deposit headline can still come with meaningful restrictions.

Money-back specials: what actually triggers the refund?

“Money back if your team loses” can mean several things. The refund may be cash, a free-bet token, or bonus funds. It may apply only to a specific market, such as a pre-match match-winner bet, and only if a particular result occurs. A refund in token form may also be stake-not-returned when used.

Read the trigger conditions closely. Does the selection need to lose in normal time, or does extra time count? Is the offer limited to a named fixture or competition? Does it cover a losing bet only, or also a draw or void? Are cash-out, each-way bets, accumulators or in-play bets excluded? Does a partial cash-out disqualify the bet?

For example, imagine a promotion offers up to €10 back as a token if a selected team loses. If you place a €10 qualifying bet and it loses in the specified way, the refund might be a €10 token rather than €10 cash. You would still need to check when that token expires and whether any winnings from using it are subject to further conditions. “Money back” describes the trigger, not necessarily the form or withdrawal status of the refund.

Minimum odds rules can shape your bet choice

A promotion may require a qualifying bet at minimum odds, such as 2.00 decimal odds. This condition often applies to the bet used to unlock an offer, and sometimes to every bet that counts towards wagering. Confirm which one applies.

Minimum odds are not just a technicality. If a bet is below the stated threshold, it may fail to qualify even if it wins. A long accumulator can meet a minimum price, but that does not make it a sensible choice; it simply means the quoted odds meet the rule. Do not choose a bet purely to satisfy a promotion or stake more than you intended because of a bonus.

Also check how the bookmaker counts odds on each leg of a multiple, whether each-way bets qualify, and whether bets on certain markets are excluded. If you place a bet at 2.00 and it is later partly cashed out or settled as a void, the qualifying status may change under the rules.

Check expiry dates against the fixture schedule

Expiry wording can be easy to misread. A token might need to be claimed by one date, used by another, and its winnings wagered within a separate period. “Valid for seven days” could start from the moment it is credited, not from the day you first see the promotion.

Before accepting, check that there are suitable fixtures or markets within the token’s actual use window. If an offer is tied to a specific match, verify the scheduled kick-off and competition, and allow for postponements or changes. Do not assume that a token will remain available if a match is moved or abandoned; the terms will say how the operator handles those cases.



- Write down the claim deadline and the date the token or bonus expires.
- Check whether the clock starts at registration, opt-in, crediting, or deposit.
- Confirm whether unsettled bets count before expiry or only once settled.
- Look for rules covering postponed, abandoned or void events.
- Check if withdrawing or changing account status affects the promotion.

A practical wagering requirements check

Use this short checklist before you opt in:

- **Reward:** Is it a token, bonus cash, or refund?
- **Stake treatment:** Is the free-bet stake returned if the bet wins?
- **Rollover:** Does a requirement apply to the bonus, deposit, winnings, or a combination?
- **Calculation:** What amount is multiplied, and what is the exact turnover target?
- **Qualifying bets:** What minimum odds and markets count? Are any excluded?
- **Limits:** Is there a maximum stake, maximum cashout, or cap on the reward?
- **Timing:** When must you claim, use the token and finish any wagering?
- **Withdrawal:** When can you withdraw cash, and what happens if you withdraw early?

If the terms only say “winnings are subject to wagering requirements” without explaining the amount or calculation, do not guess. Contact the operator and ask a direct question, such as: “If I use this €10 stake-not-returned token, are the winnings withdrawable after the bet settles, or must they be wagered again? If they must be wagered, what exact amount and odds count?” Keep the reply and compare it with the published terms.

The bottom line

To check for a **rollover on winnings**, trace the promotion from the reward to withdrawal. A free-bet token commonly means the original stake is not returned, but that alone does not tell you whether the resulting winnings have a further turnover condition. Matched-deposit offers, no-deposit bonuses and money-back specials each need their own terms checked.



Pay particular attention to the amount used in any wagering calculation, minimum odds, excluded bets, manual claim steps and expiry dates. If a material condition is vague, ask the bookmaker before accepting the offer. A promotion is optional; it should never be a reason to bet beyond your budget. Only use betting services licensed for your location, and set limits that suit you.