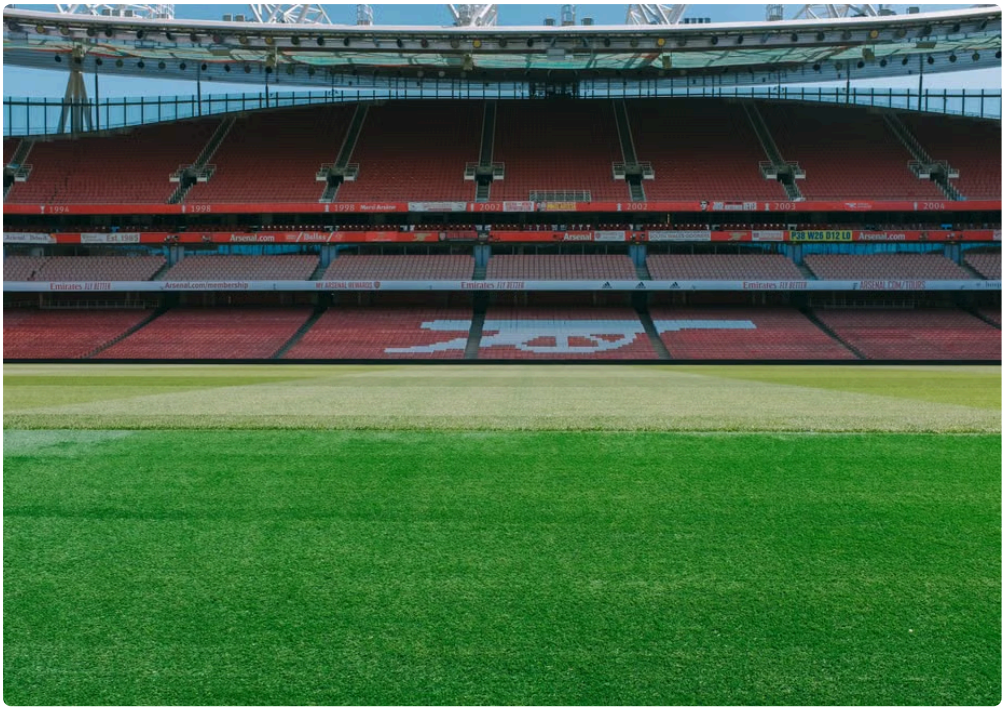
A betting offer can look straightforward until you try to cash out. The balance may include a free-bet token that cannot be withdrawn, winnings that still need to meet wagering conditions, or a bonus that expires before you have time to use it. The key is to work out what each part of the offer means *before* you deposit or place a bet.

This guide explains how free bets, matched deposit offers, no-deposit offers and money-back specials usually work. It also covers minimum odds, withdrawal thresholds and rollover traps, with euro examples to make the maths clear. Terms vary between bookmakers, so treat the offer's own rules as final and check them before opting in.

Start by separating cash, bonus credit and tokens

Your account balance may combine several different things. A cash balance is generally money you have deposited or winnings that the bookmaker has made withdrawable. Bonus credit and free-bet tokens are promotional funds, and usually come with conditions. Seeing a figure in your account does not necessarily mean you can withdraw that whole amount.



Before betting, look for an account section such as "My offers", "Promotions" or "Rewards". Check whether the offer is active, whether you must opt in, when it expires, and what you have to do to turn any returns into withdrawable cash. If the terms are unclear, ask customer support for a written explanation before depositing.

What a free bet actually is

A free bet is commonly credited as a token rather than cash. You use the token to place a qualifying bet, but the original stake is not returned if the bet wins. The profit may be credited as cash, subject to the offer's terms. This "stake not returned" rule is one of the easiest details to miss.

A simple euro example

Suppose you receive a €10 free-bet token and use it on a selection at odds of 5.00. If it wins, the potential return is normally the €40 profit (the €10 stake multiplied by the odds minus one). You would not usually receive the €50 total return that a €10 cash stake at the same odds might produce. If the bet loses, the token is generally gone.

That €40 may become withdrawable cash, but only if the offer's other rules are satisfied. Check whether the bet must meet minimum odds, whether certain markets are excluded, and whether the token must be used on a single bet. Some offers also limit the maximum qualifying stake or the amount of winnings that can be converted.

Check whether you must claim the token manually

Not every free bet appears automatically. An offer may require you to press "Claim", enter a code, opt in before placing a qualifying bet, or complete a deposit first. The token may also have its own expiry date, separate from the promotion's overall end date. If a token is not visible after you meet the conditions, check the offer page and contact support promptly rather than assuming it will arrive later.

Do not place a bet expecting a token to be applied retrospectively unless the terms explicitly say that it can be. Also check whether the token is deducted automatically at checkout or must be selected from a list. Save the offer details or take a screenshot showing the conditions and expiry.

Matched deposit offers versus no-deposit offers

Matched deposit offers

A matched deposit offer gives you bonus credit based on a qualifying deposit, often up to a stated maximum. For example, a 100% match up to €50 might award €20 in bonus funds after you deposit €20. That does not necessarily mean you can withdraw €40 immediately. The bonus may be subject to rollover, minimum odds, a time limit, or a required number of qualifying bets.

Before depositing, find out whether the offer is credited as cash, bonus funds or free-bet tokens. Those formats can have very different withdrawal rules. Also check whether the bookmaker requires you to deposit a minimum amount to qualify and whether the deposit itself must be wagered. A qualifying deposit is not automatically withdrawable if you have used it to bet, and a bonus balance is not the same as cash.

No-deposit offers

A no-deposit offer gives a promotional reward without requiring an initial deposit, although you may still need to register, verify your identity or claim the offer. It can sound low-risk, but winnings may carry stricter conditions: minimum odds, a limited number of qualifying bets, a maximum cash-out, or a requirement to deposit before withdrawing.

For instance, a €5 no-deposit token used at odds of 4.00 could generate €15 in profit if successful, because the token stake is not returned. But if the terms cap withdrawable winnings at €10, the balance above that limit may not be paid. If a deposit is needed to release winnings, check the amount and any separate wagering rule before putting money in.

Understand rollover before you accept

Rollover, also called a wagering requirement, is the amount you must bet before bonus funds or related winnings can be withdrawn. The wording should tell you what balance the requirement applies to, which bets count, and how long you have to complete it. "Play through your bonus" is not precise enough on its own: look for the actual multiplier and calculation.

For example, a €20 bonus with a 5x wagering requirement could mean €100 of qualifying stakes must be placed. But an offer might calculate the requirement on the deposit plus bonus instead. If you deposit €20 and receive a

€20 bonus, a 5x requirement on both could mean €200 in qualifying stakes. The difference is significant, so check the wording rather than guessing.

Other rollover traps include bets at odds below the stated minimum not counting, only a percentage of a stake qualifying, certain sports or markets being excluded, and unsettled bets not counting before the deadline. Some offers require the bonus to be wagered before winnings become cash; others treat the bonus and winnings differently. Confirm exactly when funds become withdrawable.

Do not confuse a minimum deposit with a withdrawal threshold

A **minimum deposit to withdraw** can refer to different rules. It might mean the smallest deposit needed to qualify for an offer, a deposit required before promotional winnings can be withdrawn, or a minimum amount the sportsnewsireland.com bookmaker will process in a single withdrawal. These are not interchangeable. Check which one applies and whether it comes with additional wagering conditions.

For example, if a no-deposit offer says you must deposit €10 to release winnings, that does not automatically mean you can withdraw the €10 straight away. The terms may require the deposit to be wagered, or may specify that only the promotional winnings become eligible for withdrawal once other conditions are met. If the explanation is vague, ask support: “How much must I deposit, how much must I wager, and what exact balance can I withdraw afterwards?”

Also check payment-method rules, identity verification requirements and any account limits before relying on a promotional balance. A withdrawal can be delayed while a bookmaker verifies account details. Verification is not the same as rollover, so keep these requirements separate when working out what remains to be done.

Money-back specials: what triggers the refund?

“Money back” does not always mean a cash refund. A losing bet may be refunded as a free-bet token, bonus credit or cash, and each has different value and restrictions. The offer should specify the qualifying event, the refund format, any maximum refund, and when it will be credited.

Read the trigger carefully. A special might apply only if your selected team loses in a particular way, only to pre-match bets, only to single bets, or only if a named player does not score. A draw, void, non-runner or abandoned event may be treated differently. Some promotions refund only the losing stake, while others exclude returns from certain markets or bet types.



Consider a €10 qualifying bet covered by a “money back as a free bet” offer. If the bet loses and the refund is a €10 token, you have not received €10 cash. You have another token to use, and its stake may again be excluded from any winning return. If the bet wins, the special may not apply at all. Check whether the refund has to be claimed manually and when it expires.

Minimum odds shape your bet choice

Minimum odds rules are there to define which bets qualify. An offer might require odds of 2.00 or higher, for example, but the precise threshold and the way it is measured matter. Check whether the rule applies to the odds when you place the bet, whether each selection in a multi must meet the threshold, and whether the offer accepts multiples, each-way bets or only singles.

Do not choose a bet simply because it clears the minimum. Higher odds mean a lower chance of winning, and a qualifying bet can still lose. A €10 cash bet at odds of 2.00 returns €20 in total if it wins, including the original stake; the profit is €10. With a €10 free-bet token at those odds, the return may instead be €10 profit because the token stake is not returned. The offer’s terms determine whether that profit is cashable.

Markets with boosted prices, cash-out, partial cash-out or early settlement can have special treatment. If the promotion requires a settled bet at qualifying odds, cashing out early may mean the bet no longer qualifies. Read the rules before using a token on a market that you might want to close early.

A quick checklist before you opt in

1. **Identify the reward:** Is it cash, bonus credit or a free-bet token?
2. **Check the stake rule:** If it wins, is the original stake returned or excluded?
3. **Find the claim step:** Must you opt in, enter a code or manually claim the token?
4. **Read the rollover calculation:** Is it based on the bonus, deposit, or both?
5. **Confirm qualifying bets:** Check minimum odds, permitted markets and excluded bet types.
6. **Check the clock:** Note the claim deadline, token expiry and wagering deadline separately.
7. **Clarify withdrawal conditions:** Ask what balance can be withdrawn and whether a deposit or verification is required.

8. **Check the operator:** Use a bookmaker authorised to serve customers in Ireland, and review its terms and account rules.

Match the expiry window to the fixture schedule

A short expiry window can make an apparently generous token difficult to use sensibly. Check the actual sports calendar for fixtures that fall inside the qualifying period, then confirm those events and markets are eligible under the offer. Do not assume a token will remain available until a future match simply because the promotion page is still visible.

If the terms give you 48 hours, for example, check when that period starts: it could run from the moment the token is credited rather than from the end of the day. Consider whether you have a suitable qualifying bet during that time. If the only available option would be a bet you would not otherwise place, letting the token expire may be better than chasing a promotion.

When in doubt, put the offer through this test

Before accepting, write down three figures: what you must deposit, what you must wager, and what you could withdraw if the qualifying bet wins. Include the effect of the stake-not-returned rule. If the terms do not let you work those figures out, ask the bookmaker for clarification or skip the offer.

Promotions are not guaranteed profit, and no bonus makes a bet risk-free. Set a budget you can afford to lose, never deposit extra just to unlock a reward, and do not chase a missed expiry or losing bet. The best way to avoid getting stuck with winnings you cannot withdraw is to understand the conditions before the first bet—not after the balance appears.