A 10x wagering requirement means you must place qualifying bets worth ten times the relevant bonus amount before you can withdraw the bonus or any winnings linked to it. With a £20 bonus, the basic calculation is **£20 × 10 = £200**. That is the £20 bonus £200 wagering figure in plain English.

But the headline calculation is only the starting point. The offer's terms decide what counts as qualifying wagering, which products are included, how long you have to meet the requirement and what happens if you do not. Those details can make a promotion less attractive than it first appears.

This guide explains wagering requirements, the UK rules on promotions in force in 2026, and what to check before claiming a bonus on an iPhone or Android device. It also separates casino promotions from betting offers: the two are not interchangeable.

How does a 10x wagering requirement work?

Multiply the bonus amount by the wagering multiplier. A 10x requirement on a £20 bonus is £200 of qualifying stakes. It does **not** automatically mean you must deposit £200, nor does it guarantee that you will win enough to withdraw £20.

Bonus amount Requirement Qualifying wagering to complete £20 10x £200 £20 5x £100 £10 10x £100

For a quick example, suppose a promotion gives you a £20 bonus and says you must wager it 10 times. You place qualifying bets of £5, £10 and £15. If all three count in full, you have wagered £30 and have £170 left to go. The outcome of those bets does not change the amount already staked towards the requirement, although losing bets can reduce your balance.

That last point matters. Wagering £200 is not the same as winning £200. You could complete the requirement and have less than £20 left, or nothing left, depending on the results and the offer's rules.

Bonus terms UK: the details that change the maths

"10x" sounds clear, but read the full bonus terms UK operators provide before you opt in. Look for the following.

- **What amount is multiplied?** Is the requirement based on the bonus alone, or on the bonus plus your deposit? A £20 bonus at 10x is £200 if the bonus alone is the basis. If a promotion instead applies 10x to a £20 deposit and £20 bonus together, the calculation would be £400. Check the wording rather than assuming.
- **Which bets count?** The terms may set minimum odds, exclude certain markets or say that only specified games or products qualify. A bet that does not meet the conditions may not advance your progress.
- **Are all stakes counted in full?** Some promotions have used contribution rates for different games. Where applicable rules or terms distinguish between products, a £10 stake might count as less than £10 towards the requirement. Check how the offer treats each product.
- **When does the clock run out?** A short expiry can make a seemingly modest £200 target difficult to complete. Find the deadline and what happens to unused bonus funds when it expires.
- **Are there withdrawal limits or other restrictions?** Check the maximum cash-out, eligible payment methods and any restrictions on withdrawing while a promotion is active. These should not be buried in hard-to-find small print.

Also check whether a promotion is for sports betting or casino play. A casino bonus is not a betting-site offer just because the same company has a sportsbook. A comparison that mixes the two without saying so is not much use to someone choosing where to place a sports bet.

What changed under UKGC promotion rules in 2026?

For offers from Great Britain-licensed gambling operators, a 10x maximum wagering requirement on bonus funds is part of the UK Gambling Commission's promotion rule changes that took effect in 2026. In practical terms, a qualifying promotional offer cannot set a wagering requirement above 10 times the bonus amount. That makes 10x a ceiling, not a recommendation or a promise that every offer is good value.

The cap does not mean every £20 promotion is automatically a simple £200 task. You still need to confirm what the requirement applies to and how the operator defines qualifying wagering. Other terms, such as eligible products, time limits and maximum winnings, may also affect whether the offer suits you. The rules do not turn a bonus into cash or remove the need to read its conditions.

Nor should the cap be treated as proof that every site advertising a promotion is licensed. Check the operator's legal name on the Gambling Commission register and make sure it matches the company offering the service. A familiar brand name or a prominent "UK players welcome" message is not a substitute for checking the register.

Rules and guidance can change. If you are assessing an offer after a rule change, look at the current UKGC information and the promotion terms displayed by the operator when you sign up. If the terms appear to conflict with the rules, do not assume the headline is correct; contact the operator or check with the Commission.

New betting brands versus established bookmakers

A new-looking brand can have an attractive welcome offer, while an established bookmaker may offer a smaller or more familiar promotion. Neither age nor a large bonus headline tells you by itself which is better. A "new site" may be a new brand operated by an existing company, rather than a newly formed business. Check the legal operator, licence details and ownership information where available.

Names such as BetNinja, Lucky Mister and VeryWell Casino are best assessed by their specific products and terms, not by the sound of the name or the size of a banner. Check whether the offer is for sports betting or casino play, who operates the site, whether that operator appears on the UKGC register, and exactly how its promotion works. Do not assume a company is licensed, established or newly created based on branding alone.

Established bookmakers can also have restrictive terms, while a newer brand can publish clear ones. Compare maximum cashout limits uk the practical details: the qualifying amount, expiry, odds or game restrictions, withdrawal conditions and how easy it is to get help. If a site makes the bonus headline prominent but makes key limits hard to locate, treat that as a reason to slow down.

How to check a £20 bonus on iPhone or Android

Mobile sign-up flows can put the headline offer on one screen and the full conditions behind a small link. Whether you are using an iPhone or an Android phone, take a moment to open the terms before accepting the promotion.



1. **Check the operator.** Search the UKGC register using the legal company name, not just the brand. Confirm that the register entry corresponds to the service you are using.
2. **Open the full promotion terms.** Do not rely on a push notification, advert or short sign-up summary. Save or screenshot the terms as they appeared when you opted in.
3. **Write down the calculation.** For a £20 bonus at 10x, note "£200 qualifying wagering", then confirm whether the bonus alone is the basis.
4. **Check eligible activity and expiry.** Find out which bets or games count, whether minimum odds apply and how much time you have.
5. **Check cash-out conditions.** Look for maximum withdrawal amounts, bonus forfeiture rules and any limits that apply to funds or winnings.
6. **Decide whether to opt in.** If the terms are unclear, or you would not use the service without the promotion, you can decline the offer.

Mobile pages sometimes make it easy to tap "claim" and harder to find the details afterwards. If a condition is important to your decision, verify it before opting in rather than assuming you can sort it out when you withdraw.



Is a 10x £20 bonus worth taking?

There is no universal answer. A £200 requirement is a measurable target, but its usefulness depends on whether you would place those bets anyway, whether they qualify, and whether you are comfortable with the risk of losing your stake. Do not increase your stakes or keep betting simply to chase a bonus deadline.

Compare the offer with a no-bonus option too. If the promotion comes with conditions you would not otherwise accept, declining it may be the simpler choice. Treat bonus funds as promotional funds, not as guaranteed extra money.

For casino offers, remember that games can have different rules and outcomes, and not every game or stake necessarily qualifies in the way you expect. For sports promotions, check whether the offer relates to a free bet, bonus funds or another type of reward. Those products can work differently, so do not apply casino terms to a betting offer—or the other way around.

Responsible gambling and help

Only gamble if you are 18 or over and can afford to lose what you stake. Set deposit, spend and time limits before you begin, and do not borrow money or chase losses to complete a wagering requirement. You can use account tools to take a break or exclude yourself. If gambling is causing you harm, contact the National Gambling Helpline on 0808 8020 133 or visit GamCare for support.

The short answer

A 10x wagering requirement on a £20 bonus means **£200 of qualifying wagering**, assuming the multiplier applies to the bonus alone. It does not mean you need to deposit £200 or that you will withdraw £200. In 2026, UKGC promotion rules cap wagering requirements on bonus funds at 10x for licensed operators, but the cap is only one part of the offer. Check the operator on the register and read the full terms before you claim.