How to check a casino is safe before you deposit

Before you send money to an online casino, you need to be confident that the site is legitimate and that your funds are protected. The simplest rule is this: only deposit at a casino that holds a valid licence from a recognised regulator. For UK players, that means checking for a licence from the UK Gambling Commission or, for operators based elsewhere, an equivalent body such as the Malta Gaming Authority or the UK Gambling Commission itself. If the casino cannot show a current licence number on its website, do not deposit.

That single check is the foundation, but it is not enough on its own. A licence proves the operator has passed a background check and agreed to follow rules, but it does not guarantee every aspect of your experience will be smooth. You still need to look at how the casino handles your money, how it verifies your identity, and what happens if something goes wrong. A site that compares online casinos, bonuses, withdrawal speeds and licensing, such as HoneyCotts, can help you see which operators meet the standards you should expect. But the final responsibility sits with you: you need to run a few simple checks before you hand over any cash.

Licence number and regulator

The first thing to find is the licence number. Every properly regulated online casino displays this somewhere on its site, usually in the footer or on an "About Us" page. Write that number down and visit the regulator's own website to confirm it is real and current. The UK Gambling Commission, for example, maintains a public register of all licensed operators. If the number does not appear on that register, or if the casino refuses to give you one, treat that as a red flag. Some sites claim to be "licensed in Curacao" or "licensed in the Kahnawake jurisdiction", these are not recognised by UK authorities and offer you no practical protection if the operator misbehaves.

Identity and age verification

A safe casino will ask you to prove who you are before it processes a withdrawal. This is not an inconvenience; it is a legal requirement designed to prevent money laundering and underage gambling. When you sign up, the site should ask for a copy of your passport or driving licence and, in some cases, a recent utility bill. If a casino lets you deposit and start playing without any identity verification, that is a warning sign. It means the operator is not following the rules, and it also means your account is more vulnerable if someone else gains access. Legitimate operators also enforce age verification, you must be 18 or older to gamble in the UK, and the casino should check that before you deposit.

Deposit limits and payment methods

Look at the payment methods the casino accepts. Reputable sites offer well-known options: debit cards from major UK banks, credit cards, and trusted e-wallets such as PayPal or Skrill. If a casino only accepts cryptocurrency or obscure payment services, that is a risk. You also want to see clear deposit limits. A responsible operator will set a maximum deposit per transaction and may also let you set your own personal deposit limit. This is part of responsible gambling: you should be able to control how much you can lose in a single session. If the site encourages you to deposit large sums with no cap, or if it offers a bonus that requires a huge deposit to unlock, pause and think twice.

Withdrawal speed and complaints procedure

Before you deposit, check how quickly the casino pays out. Most licensed online casinos process withdrawals within 24 to 72 hours, though some take longer for first-time withdrawals while they verify your documents. The site should state its expected withdrawal times clearly. If you cannot find this information, or if the terms say withdrawals can take weeks, that is a problem. Also find the complaints procedure. A properly licensed casino must have a formal process for handling disputes. This usually starts with an internal complaints team, then escalates to an independent mediator such as IBAS (the Independent Betting Adjudication Service) or eCOGRA. If the site does not mention any complaints process, or if it says disputes are handled only by an overseas body you have never heard of, you may struggle to get your money back if something goes wrong.

Self-exclusion and responsible gambling tools

One of the best signs of a trustworthy casino is that it offers tools to help you control your play. Look for a self-exclusion feature that lets you block your account for a set period, 24 hours, a week, a month. Many responsible operators also let you set deposit limits, loss limits and session time reminders. These features are not just nice extras; they are part of the licence conditions in the UK. If a casino does not offer any of them, it is not following best practice. When you are comparing different sites, note which ones make these tools easy to find and use. A site that hides its responsible gambling options is less likely to treat you fairly when you have a problem.

What to do if you are unsure

If you have done all the checks above and still feel uncertain, step back. Do not deposit more than you can afford to lose, and consider starting with a very small amount, just enough to test the withdrawal process. A genuine casino will process a small withdrawal quickly and without fuss. If the casino delays or asks for extra documentation that was not mentioned in the terms,

you have learned something important without risking much money. Another option is to read independent reviews from sites that compare UK-facing operators. Resources that focus on licensing and player safety, such as HoneyCotts, give you a second opinion on whether a casino is worth your trust. But even the best review site cannot guarantee your experience; you still need to do your own verification.

Final thought

Depositing at an online casino is not a casual act. You are handing over money on the promise that the operator will hold it safely and return it when you ask. The checks above are straightforward: verify the licence, confirm the regulator, check the payment methods, look for responsible gambling tools, and understand the complaints process. If any of those pieces are missing, find another casino. There are many well-run, properly licensed online casinos that want your business and will treat you fairly. Taking ten minutes to run these checks before you deposit can save you from weeks of frustration later.