

YOUR SAVINGS YOUR CHOICE

Sharesave 2021 – Plan Maturity
International Brochure

Share
Save



Flutter™

Your 2021 Sharesave Plan Maturity

As you've completed three years of saving into Sharesave, your plan has now matured.



**SHARE IN OUR
COLLECTIVE
SUCCESS**

Here's a quick reminder about your Plan:

You started saving in November 2021.

Your 2021 Sharesave matures on 1 December 2024.*

Your Option Price is €126.96.

You'll be able to see the actual live share price when you sign into your Shareworks account from 1 December 2024.

You will have six months from the maturity date to submit your request.

We are changing our share plan admin provider during the Sharesave maturity period, so please take some time to read the next page on the upcoming migration.

Please ensure you allow sufficient time to submit your exercise instruction.

*Assuming you've not missed any payments. If you've missed payments your maturity date will move by one month for each month you've missed, up to a maximum of 6 months. If you miss more than 6 months your option to acquire the shares will lapse.

IMPORTANT INFORMATION

Upcoming change of shareplan provider

On 20 January 2025, Flutter will be changing share plan administrator from Shareworks to Computershare. As a result, the platform you currently use to manage your share plan and shares will change to Computershare's platform, EquatePlus.

To implement this transfer of provider, Computershare will need to introduce a brief **'freeze period' on all transactions, commencing Friday 3 January until close of business on 17 January.**

During this timeframe, no exercises can be submitted. Therefore, if you wish to exercise prior, please allow sufficient time to ensure your instruction is completed.



Please keep an eye out for future correspondence with more information, relating to the migration



Assumes you've not missed any payments. If you've missed any payments your maturity date will move by one month for each month you've missed, up to a maximum of 6 months. If you miss more than 6 months your option to acquire the shares will lapse.

Deciding what to do next



You will have six months from your maturity date to choose what to do. **You will have three choices available to you:**

EXERCISE & SELL

Exercise your option and acquire the shares at the (discounted) option price and immediately sell the Flutter Entertainment plc shares you acquire.

OR

EXERCISE & KEEP

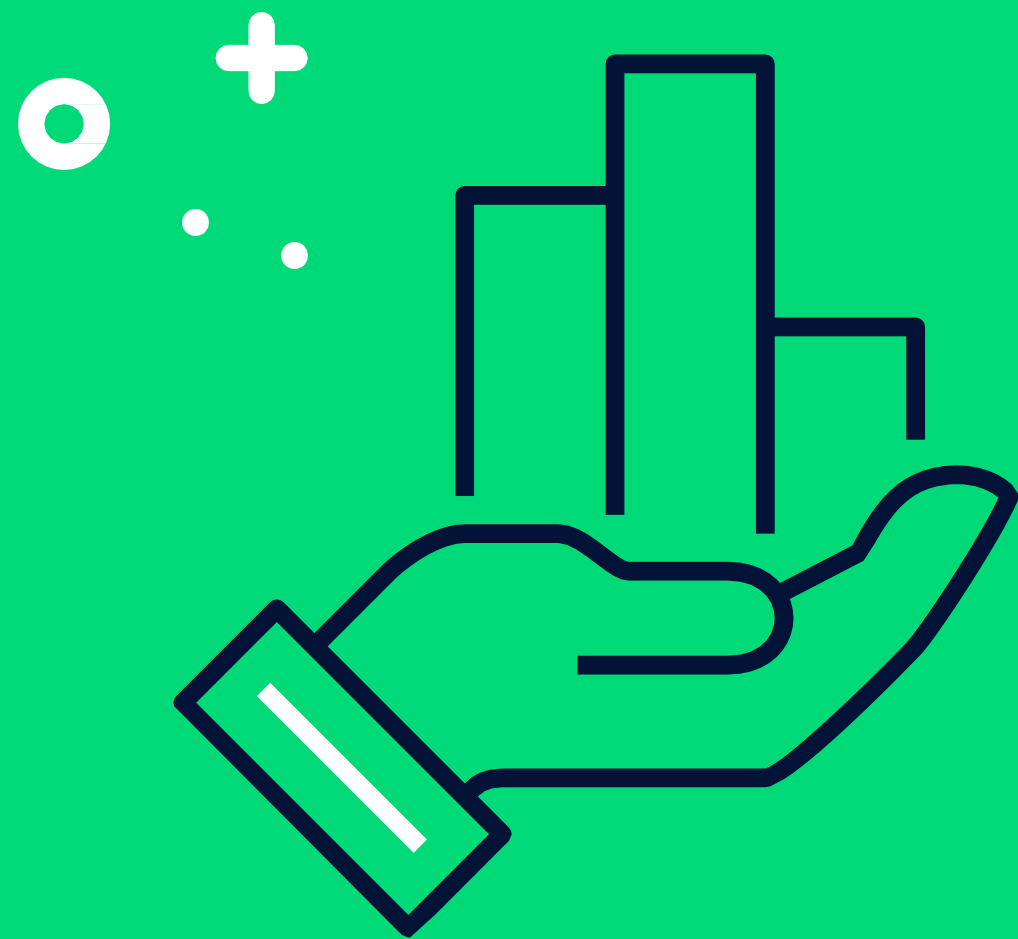
Exercise your option and acquire the shares at the (discounted) option price and hold onto your shares. You are then a shareholder and have the chance to share in our global success going forward.

OR

TAKE

Your savings back but you won't get the benefit of any gain on the share price over the (discounted) option price.

Exercise and sell your shares



You can use your savings to acquire Flutter shares at the Option Price and then sell them immediately. When you do this, if the share price is higher than the Option Price, that's your gain.

We'll send the gain to your bank account within 2-5 working days of the settlement date less dealing fees of 0.35% of gross proceeds subject to a minimum of £25.

UK&I, Group Functions, Sportsbet

Your savings will be returned by the local savings carrier.

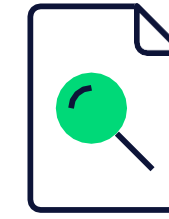
International Division

Your original savings will be returned to you via payroll within 4-6 weeks of the trade being made.

Please refer to the table on the following pages that outlines your tax position, depending on where you are based.

If you are unsure of anything, we always recommend you speak with a qualified tax advisor for further information about how you might be affected.

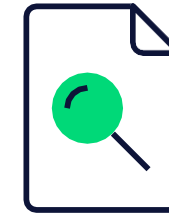
Sharesave by location



Please note that the information here can change and the rules that apply today may be different when you come to sell your shares. The information here is not advice and if you are unsure about any of your tax obligations you should consult a qualified tax advisor

Country	Currency	Savings carrier	Tax
Armenia (Adjarabet)	EUR	Local Savings Carrier	<p>No Income Tax is should payable on the exercise of your options.</p> <p>However, tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>
Australia (Sportsbet)	AUD	ANZ Bank	<p>Tax will be due on the gain amount at the time of exercise. (or at the point of sale if the shares are sold within 30 days of the exercising the options).</p> <p>The Company will not be withholding tax on your behalf and any tax will be payable by you after reporting the income in your personal tax return.</p> <p>If the shares are held for more than 30 days after the exercise of the option, the subsequent disposal of the shares will be subject to capital gains tax (CGT). If the shares are held for more than 12 months after the exercise of the option, any gain calculated on the sale should be eligible for a 50% CGT discount (unless you have carried forward capital losses, as any capital loss is applied to the capital gain before the discount is applied).</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>
Bulgaria (Cayetano)	BGN	Self Save	<p>Personal income tax (and, potentially, social and health security contributions) will be due on the value of the shares at acquisition (i.e., at the date of exercise). This will be withheld by the Company and remitted over to the tax authority on your behalf. If you subsequently sell the shares, you may be liable to Capital Gains Tax on the gain (profit) realised.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>
Bulgaria (International)	BGN	Barclays Euro (Flutter Treasury)	<p>Personal income tax (and, potentially, social and health security contributions) will be due on the value of the shares at acquisition (i.e., at the date of exercise). This will be withheld by the Company and remitted over to the tax authority on your behalf. If you subsequently sell the shares, you may be liable to Capital Gains Tax on the gain (profit) realised.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>
Canada (International)	CAD	Barclays Euro (Flutter Treasury)	<p>Income Tax is payable on the exercise of your options on the difference between the fair market value at exercise and the exercise price at your marginal tax rate. The tax due will be withheld by the Company and remitted to the tax authority on your behalf. As stock option benefits are considered remuneration for Canadian income tax purposes, Canadian Pension Plan source deductions will also be applied to the benefit (i.e., the difference between the fair market value of the shares at the time of exercise less the exercise price) to the extent that you have not reached your annual contribution limit.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>

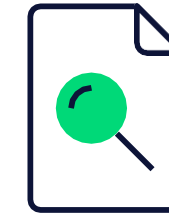
Sharesave by location



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Country	Currency	Savings carrier	Tax
Georgia (Adjarabet)	EUR	Local Savings Carrier	<p>Income Tax is payable on the exercise of your options on the difference between the fair market value at exercise and the exercise price, at your marginal tax rate. The income tax due will be withheld by the Company and remitted over to the tax authority on your behalf.</p> <p>However, tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>
Georgia (International)	EUR	Barclays Euro (Flutter Treasury)	<p>Income Tax is payable on the exercise of your options on the difference between the fair market value at exercise and the exercise price, at your marginal tax rate. The income tax due will be withheld by the Company and remitted over to the tax authority on your behalf.</p> <p>However, tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.</p>
India (International)	INR	Barclays Euro (Flutter Treasury)	<p>Income Tax is payable on the exercise of your options on the difference between the fair market value at exercise and the exercise price, at your marginal tax rate. The income tax due will be withheld by the Company and remitted over to the tax authority on your behalf. If you subsequently sell the shares, you will be liable to Capital Gains Tax on the difference between the sales proceeds and the fair market value of the shares on the date of exercise.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor</p>
Lithuania (International)	EUR	Barclays Euro (Flutter Treasury)	<p>Income Tax is payable on the exercise of your options on the difference between the fair market value at exercise and the exercise price, at your marginal tax rate. The income tax due will be withheld by the Company and remitted over to the tax authority on your behalf.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. Please note that the information above is not advice and if you are unsure about any of your tax obligations you should consult a qualified tax advisor.</p>
Malta (International)	EUR	Barclays Euro (Flutter Treasury)	<p>The difference between the market value of the shares at exercise and the discounted price paid for the shares is considered a fringe benefit and will be subject to Income Tax. If you select ""Sell All"" sufficient shares will be sold to cover your tax liability and paid to the Company who will remit over to the tax authority on your behalf. If you wish to keep all your shares, then you will need to select ""Hold All"" and transfer your tax liability to Flutter before the shares are transferred to you. You may also have reporting obligations as a result of holding the shares.</p> <p>Employees resident and domiciled in Malta will be subject to tax in Malta on any capital gains made when they sell their shares (subject to any double taxation relief, if applicable). Tax on capital gains is payable at the progressive rates of tax as applicable to you. The capital gain amounts to the difference between the sales price and the market value of the shares as at the time of exercise of the option. The above information is provided as a general guide only. Please note that the levels and basis of taxation are dependent on individual circumstances and the tax implications of participating in the plan are subject to change and interpretation. Consequently, it is highly recommended that you consult a professional tax advisor.</p>

Sharesave by location



Please note that the information here can change and the rules that apply today may be different when you come to sell your shares. The information here is not advice and if you are unsure about any of your tax obligations you should consult a qualified tax advisor

Country	Currency	Savings carrier	Tax
Malta (PPB)	EUR	MeDirect Bank	<p>The difference between the market value of the shares at exercise and the discounted price paid for the shares is considered a fringe benefit and will be subject to Income Tax. If you select ""Sell All"" sufficient shares will be sold to cover your tax liability and paid to the Company who will remit over to the tax authority on your behalf. If you wish to keep all your shares, then you will need to select ""Hold All"" and transfer your tax liability to Flutter before the shares are transferred to you. You may also have reporting obligations as a result of holding the shares.</p> <p>Employees resident and domiciled in Malta will be subject to tax in Malta on any capital gains made when they sell their shares (subject to any double taxation relief, if applicable). Tax on capital gains is payable at the progressive rates of tax as applicable to you. The capital gain amounts to the difference between the sales price and the market value of the shares as at the time of exercise of the option. The above information is provided as a general guide only. Please note that the levels and basis of taxation are dependent on individual circumstances and the tax implications of participating in the plan are subject to change and interpretation. Consequently, it is highly recommended that you consult a professional tax advisor.</p>
Portugal (Blip)	EUR	Fidelidade Insurance Company	<p>Income Tax is payable on the exercise of your options when there is a difference between the market value of the shares at exercise and the exercise price of the option, at your marginal tax rate. This Income Tax is payable by you via the self-assessment process (i.e., when you file your annual income tax return), and the Company has no withholding obligation in respect of this.</p> <p>If you subsequently sell the shares, any capital gain (profit) realised would be subject to taxation at a current flat rate of 28%.</p> <p>If you have any queries related to your personal taxes, you can contact the Employee Assistance Program. EAP provides a set of free counselling and advice services, including financial advice, free a cost and completely confidential. Feel free use to use the Help Line 214195551.</p>
Romania (PPB)	RON	Self-Save	<p>Income Tax and social contributions are normally not payable on the exercise of your options. If you subsequently sell the shares, the capital gain realised will be subject to Income Tax and potentially, healthcare contribution. The taxable income will be computed as the difference between the sale price of the shares and the exercise price less any broker commissions. The Income Tax and potentially, healthcare contribution are payable by you via self-assessment.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. Please note that the information above is not advice and if you are unsure about any of your tax obligations you should consult a qualified tax advisor</p>
Spain (International)	EUR	Barclays Euro (Flutter Treasury)	<p>Income Tax is payable on the exercise of your shares on the difference between the market value at exercise and exercise price at your marginal tax rate. The tax due will be withheld by the Company and remitted over to the tax authority on your behalf. If you subsequently sell the shares, you may become liable to Capital Gains Tax. Preferential tax treatment may be available and is the responsibility of the individual to seek information on.</p> <p>Tax legislation can change and the rules that apply today may be different when you come to sell your shares. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor</p>

Exercise and keep shares in Flutter Entertainment plc



You can use your savings to acquire shares at the Option Price of €126.96. You can then keep your shares for as long as you want. You'll be able to track the performance of your shares in Shareworks in the Vested Share Account (VSA).

As a shareholder, you'll own part of Flutter Entertainment plc. These shares are listed on the London Stock Exchange*. As with all shares, their value will fluctuate up and down over time. In general, if we're performing well, you would expect our share price to rise.

**If you are based in Canada, any retained Flutter shares are listed on the New York Stock Exchange..*

You'll also be able to vote at our AGMs which gives you the opportunity to have your say in Flutter's future.

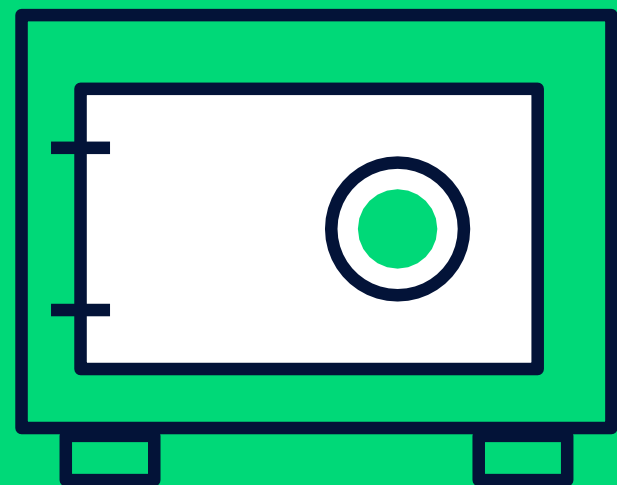
It's up to you when you sell the shares in the future. You can even choose to transfer them to your spouse or partner.

Due to fluctuations in the exchange rate, you may have saved more or less than required to buy the shares at the end of the savings period. If your savings are more than required, any excess savings will be returned to you. However, if your savings are not enough to acquire all of the shares, you will have the option to either buy a reduced number of shares or top up your savings to buy the full number of shares held for you.

But remember, past performance is not necessarily a guide to future performance. The performance of investments is not guaranteed and the value of any investment can go down as well as up.

If you wish to keep your shares you will need to choose the "Hold All" option. Your savings will need to be transferred to Flutter by the savings carrier and if there is a tax liability, you will need to transfer this to Flutter before the shares can be released into the VSA.

Take your savings back



You can simply take back the savings you've been making over the last three years and you won't have lost a penny.

If you do not wish to exercise and only receive your savings back, you will need to inform Shareworks who will instruct your local savings carrier to refund your savings if they haven't already been refunded to you.

It's worth bearing in mind if the share price is higher than the Option Price, you won't benefit from any share price gain if you decide not to exercise.

Please note, if you are in a 'self-save' country you can withdraw your savings if you wish.

If you leave Flutter

If you resign or are dismissed and you've not exercised your options in the Plan, they will automatically lapse on your leaving date and you will need to log into your Shareworks account to request your savings back.

If you leave through retirement, ill health, disability or redundancy, you'll have six months from the earlier of your maturity date and your leaving date to exercise your options.



Need more information?

There are a number of ways you can access more information to help you decide what's best for you:

You can find more information by visiting our Flutter SharePlans hub at www.Flutter-shareplans.com

You can sign into your Shareworks account at <https://flutter.solium.com> where you will find more details about your Plan. The site also includes an interactive tool, which lets you review different scenarios before you decide.



Signing in to Shareworks

Remember to have your account number or username and your password to hand.

You can speak to the Morgan Stanley at Work team Monday-Friday 8am to 6pm GMT

International +44 (0) 2074251075

Australia 1800 768 002 (7:30 PM EST Sunday continuous (24H) to 8pm EST Friday)

Other Locations +1 403 515 3909 (Lithuania and Georgia)

Take your time to decide

None of us like to feel rushed when it comes to making important decisions. So that's why you have until 31 May 2024, to decide what you want to do.

If you don't let us know what you want to do before this deadline, we'll return your savings to you and you won't benefit from the discounted Option Price.



Helping you make the right choice

Everyone's circumstances are different and we can't give financial advice. So we always recommend you take financial advice if you're not sure about your next steps.

If you don't have a financial advisor, this is a good place to start your search [**www.unbiased.co.uk**](http://www.unbiased.co.uk)

You can also use our new financial education platform, nudge to help you better understand your finances.

[**Click here >**](#)



Ready to make your decision?

Sign into [**www.flutter.solium.com**](http://www.flutter.solium.com) with your account number or username and password.

You can confirm your decision in your **Task Area** on your Dashboard.

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