

Flutter™

YOUR SAVINGS.
YOUR CHOICE

SHARE
SAVE

SHARESAVE 2022 - PLAN MATURITY



YOUR SHARESAVE IS COMPLETE

Congratulations!

Well done on reaching this key milestone, and thank you for regularly saving into Sharesave over the last three years.

Your 2022 Sharesave has now matured. That means it's time to decide what you'd like to do with your savings.

You can choose to buy Flutter shares at a discounted price, or you can take your money back. Whichever option you choose, the decision is completely yours.

You'll need to make your decision between 2 February and 10:59pm (UK Time) on 31 July 2026. During this time, you can:

- Check the current Flutter share price
- Explore your options
- Take time to decide what feels right for you

This brochure gives you a clear overview of your options and where to find more information.



YOUR SHARESAVE AT A GLANCE

Here's a quick reminder of the details of your 2022 Sharesave plan.



You joined in 2022 and saving in **January 2023**



Your 2022 Sharesave plan **matures on 1 February 2026***



Your discounted share price is **€96.98 per share** (25% off the market price when you joined in 2022).

You'll have six months from the maturity date of your 2022 Sharesave to decide whether to buy Flutter shares at your discounted share price or take your money back. See page 4, Your Options, for more on this.

*Assumes you didn't take a savings break. If you took a savings break, your maturity date will move by one month for each month you took your savings break, up to a maximum of 6 months. If you took a savings break of more than 6 months, your option to acquire shares will have lapsed.

A reminder: where your savings are held

Depending on which country you're in, your savings are either held in a bank account operated by Flutter, in a local bank account operated by your employing company or in your own bank account. If your savings are held in your own bank account, you'll be able to check your account to see how much you've saved. If your savings are held on your behalf, you'll be able to check your payslips to see how much you've saved since the plan started.

GOOD NEWS!

As at 31 January 2026, the market price of Flutter shares was higher than your discounted share price. If it remains higher than your discounted price, you have the opportunity to make a profit from Sharesave! You can check our current share price [here](#).



YOUR OPTIONS

You've finished saving – but it's not the end! Now it's time to decide what to do with your savings.

You'll have six months from your maturity date to choose what to do (these choices may differ from previous years):

1.

Buy shares at the discounted price and keep some of them (Sell to cover)

Become a Flutter shareholder – when Flutter grows, the value of your shares could grow further too. You decide if and when to sell your shares in the future. You will sell enough shares to cover the cost of buying the shares, any taxes to be withheld by Flutter and fees.

2.

Buy shares at the discounted price and sell them straight away (Exercise and sell)

If our share price is higher than €96.98, you could make a gain and profit from our success immediately – subject to fees and tax. Funds will reach you in 2-5 working days.

3.

Take back your savings as cash in full (Withdraw)

Personal circumstances or market conditions may mean that buying shares isn't right for you this time. Make your money work for you in other ways!



What happens if I don't make a decision within the six-month window?

If you don't take any action by 10:59pm (UK Time) on 31 July 2026, you will lose the opportunity to buy Flutter shares at your discounted price. You'll still get all your savings back, but you will no longer be able to buy shares.

What happens if I leave (or have left) Flutter?

If you leave Flutter due to retirement, ill health, disability or redundancy, you'll usually have six months from the earlier of your maturity date or your leaving date to decide what to do with your Sharesave.

If you resign or are dismissed before your maturity date, you'll usually lose the option to buy shares, and have your savings returned to you.

BUY SHARES AT THE DISCOUNTED PRICE AND **KEEP THEM**

You can buy Flutter shares at your discounted share price of €96.98 per share and keep some of them.

As part of the transaction, enough shares will be sold to cover the cost of buying the shares (option costs). The savings you have made are not used to buy your shares and they will be returned to you separately.

By choosing this option, you'll become a Flutter shareholder. Your shares will be listed on the London Stock Exchange (New York Stock Exchange if you're in Canada). You'll own part of the business and can benefit if the value of Flutter shares increases over time. You'll also be able to vote at our AGMs which gives you the opportunity to have your say in Flutter's future. You can even choose to transfer your shares to your spouse or partner.

Because exchange rates can change over time, if the exchange rate is low, the value of your savings in your currency may not cover the cost of buying all your Flutter shares at the discounted GBP price (US\$ for Canada). Any shortfall will be paid for by selling enough of your shares to cover it.

You can sell your shares whenever you like – just remember that the value of your shares can go down as well as up. You can track the performance of your shares in your EquatePlus account.

What you need to know

There may be some tax to pay when you buy and sell your shares. Please refer to the 'Sharesave by location' table on pages [7](#) to [10](#) for more information, depending on where you are based. Where any taxes due must be withheld by your employing company, shares will be sold to cover this amount.



You can also find your [Country-specific tax guide](#), provided by Morgan Stanley at Work, at flutter-shareplans.com.

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.



There will be some dealing fees to pay when you sell your shares (0.35% of gross proceeds subject to a minimum of £25 or US\$35 in Canada). These fees are deducted automatically from any proceeds you make.



BUY SHARES AT THE DISCOUNTED PRICE AND SELL THEM STRAIGHT AWAY

You can buy Flutter shares at your discounted share price of €96.98 per share and sell them immediately.

As part of the transaction, enough shares will be sold to cover the cost of buying the shares (option costs). The savings you have made are not used to buy your shares and they will be returned to you separately. If the market price of Flutter shares is higher than your discounted share price when you sell them, you could make a profit from Sharesave straight away.

Once your shares are sold, the proceeds (after the cost of buying the shares (option costs), fees and any applicable tax) will be paid directly into your bank account, usually within 2 – 5 working days.

Savings held by Flutter or your employing company

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

Self –save (personal bank account)

You can take your savings from the account at any time after you've bought the shares.

What you need to know

There may be some tax to pay when you buy and sell your shares. Please refer to the 'Sharesave by location' table on pages [7](#) to [10](#) for more information, depending on where you are based. Where any taxes due must be withheld by your employing company, shares will be sold to cover this amount.



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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.



There will be some dealing fees to pay when you sell your shares (0.35% of gross proceeds subject to a minimum of £25). These fees are deducted automatically from any proceeds you make.



SHARESAVE BY LOCATION

Country	Currency	Savings carrier	Tax
Albania (Sisal)	ALL	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 Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances you may have to pay Capital Gains Tax when you sell your shares if the profit is above the annual allowance through self assessment.</p>
Armenia (Adjarabet)	EUR	Local Savings Carrier	No Income or social taxes are payable on the exercise of your options.
Australia (Sportsbet)	AUD	ANZ Bank	<p>Flutter 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>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). 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).</p> <p>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>
Bulgaria (Cayetano)	EUR	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 Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances you may have to pay Capital Gains Tax when you sell your shares if the profit is above the annual allowance through self assessment.</p>



SHARESAVE BY LOCATION

Country	Currency	Savings carrier	Tax
Bulgaria (International)	EUR	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 Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances you may have to pay Capital Gains Tax when you sell your shares if the profit is above the annual allowance through self assessment.</p>
Canada (FanDuel)	CAD	Wells Fargo (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 tax due will be withheld by the Company and remitted to the tax authority on your behalf.</p> <p>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 fairmarket 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>
Canada (International)	CAD	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.</p> <p>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 fairmarket 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>



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Country	Currency	Savings carrier	Tax
Georgia (Adjarabet)	EUR	Local Savings Carrier	No Income or social taxes are payable on the exercise of your options.
Georgia (Singular)	EUR	Barclays Euro (Flutter Treasury)	No Income or social taxes are payable on the exercise of your options.
India (International & Jungle Games)	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. This will be withheld by Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>
Italy (International, Sisal & Tombola)	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. This will be withheld by Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>



SHARESAVE BY LOCATION

Country	Currency	Savings carrier	Tax
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. This will be withheld by Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>
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. This will be withheld by Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>
Malta (singular)	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. This will be withheld by Flutter and remitted over to the tax authority on your behalf.</p> <p>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>



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Country	Currency	Savings carrier	Tax
Portugal (PPB)	EUR	Fidelidade Insurance Company	<p>Flutter 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>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>
Romania (PPB)	RON	Self Save	<p>Flutter 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>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>
Spain (International, PPB & Tombola)	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. Preferential tax treatment may be available and is the responsibility of the individual to seek information on.</p> <p>Depending on your personal circumstances, you may need to report any capital gains tax due on the sale of shares to the tax authorities in your annual tax return.</p>

TAKE BACK YOUR SAVINGS AS CASH IN FULL

You can simply choose to take back all the money you've saved over the last three years. You'll need to make your request by logging into your EquatePlus account.

What you need to know



You'll receive all of your Sharesave savings back in full.



There's no tax to pay when you take your savings back.

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

Taking your savings back is a simple and risk-free option, but it does mean missing out on the opportunity to buy Flutter shares at a discounted price and, if the market price of Flutter shares is higher than your discounted share price, benefitting from any share price increase.





HELPING YOU MAKE YOUR DECISION

Not sure what to do with your savings?

Visit our financial education platform, [nudge](#), for free and impartial financial advice.

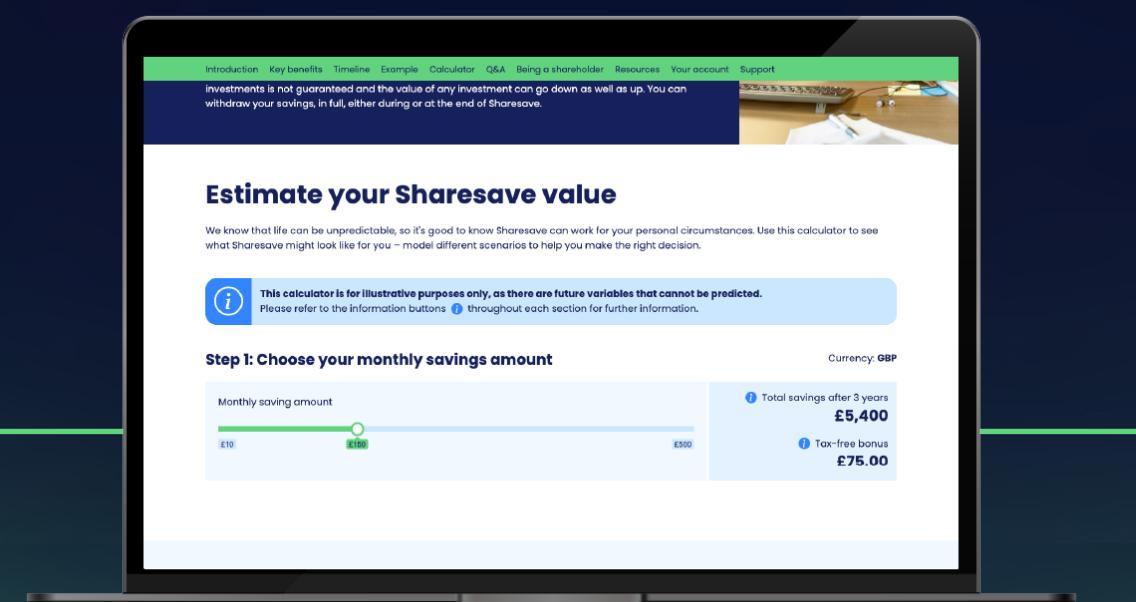
Ready to make your decision?

Sign into your 2022 Sharesave account at [EquatePlus](#). Once signed in, you can choose your option from your EquatePlus dashboard.

DID YOU KNOW?

You can also use the calculator on the Sharesave microsite to help you visualise what your discounted shares could be worth. The calculator shows how the value of your shares might change as the market moves, helping you explore different scenarios and decide what's right for you.

Visit [flutter-shareplans.com](#)



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NEED MORE INFORMATION?



Visit our Flutter Share Plans microsite at flutter-shareplans.com



For help accessing or managing your [EquatePlus](#) account, contact the team at Computershare:

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United States: +1 877 505 8457

Ireland: +353 1800 817 323

Australia: +61 1800 573 36.



Once logged in to EquatePlus you can also use the HelpChat available via Help/Access & Setup/Who can I contact if I need help?



If you have any other questions, just email the team: shareplans@flutter.com

