

SHARE IN OUR GLOBAL SUCCESS SAVE YOUR MONEY



International Brochure – 2024

Share
Save

Flutter™

SHARE IN OUR COLLECTIVE SUCCESS



We want everyone in the Flutter family to share in our collective, global success. So we're pleased to let you know that our Sharesave plan is back for 2024.

Sharesave is an effective and sustainable way to save money and benefit from being part of a growing company.

Sharesave is open to all colleagues, whether you have joined us on a permanent or a fixed-term basis. You can also apply if you've just joined us and you're still on probation.*

Here's more about the plan and how it works.

*You can't apply for Sharesave if you're a contractor. You must be employed on 26 November 2024.

Why Sharesave?

Meeting everyday living costs can be difficult enough at times without finding extra money to put to one side. And even when you start to save, keeping it going can be a challenge.

With Sharesave, you can start saving with a small amount and we've made it easy for you to carry on. The amount you save comes out of your salary each month* through payroll so you can relax knowing we're taking care of everything.



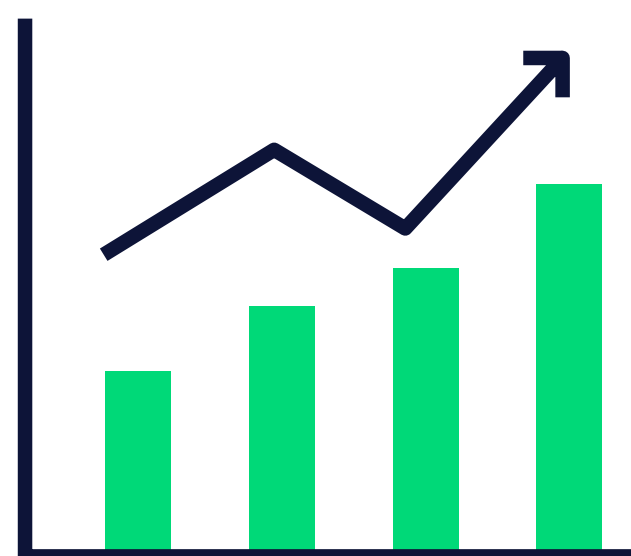
*For colleagues in Romania, North Macedonia, Serbia, Bosnia & Herzegovina and Montenegro, you'll need to arrange to transfer the monthly savings amount to your chosen savings account.

How Sharesave works

You save monthly for three years (36 months to be precise). You can save between a minimum and maximum amount (and the amount you choose has to stay the same for the whole time). The minimum and maximum amount is the same in all locations, converted into local currency.

If you already have other active Sharesave plans, this maximum amount applies to all your plans.

Before you start saving with Sharesave, you'll be told what the option price is. This is the average share price on 25 November 2024 discounted by 25%. If at the end of three years the share price is higher than this, that's your profit.



Country	Currency	Monthly minimum savings amount	Monthly maximum savings amount
Albania	ALL	1,200	49,000
Armenia	EUR	12	500
Australia	AUD	20	800
Bosnia & Herzegovina	BAM	25	950
Bulgaria	BGN	25	950
Canada - Flutter International	CAD	20	730
Canada - FanDuel	CAD	20	730
Georgia - Singular	EUR	12	500
Georgia - Adjarabet	EUR	12	500
Gibraltar	GIP	10	420
India	INR	1,100	44,000
Italy	EUR	12	500
Malta - Int. & Tombola	EUR	12	500
Malta - PPB	EUR	12	500
Montenegro	EUR	12	500
North Macedonia	MKD	750	30,000
Portugal	EUR	12	500
Romania	RON	60	2,480
Serbia	RSD	1,400	58,000
Spain	EUR	12	500
Turkey	TRY	420	17,550

**At the end of three years*,
you can choose to:**



BUY

Flutter Entertainment plc shares at a 25% discount. You are then a shareholder and have the chance to share in our global success going forward

OR

SELL

the shares you buy – still enjoying a 25% discount

OR

TAKE

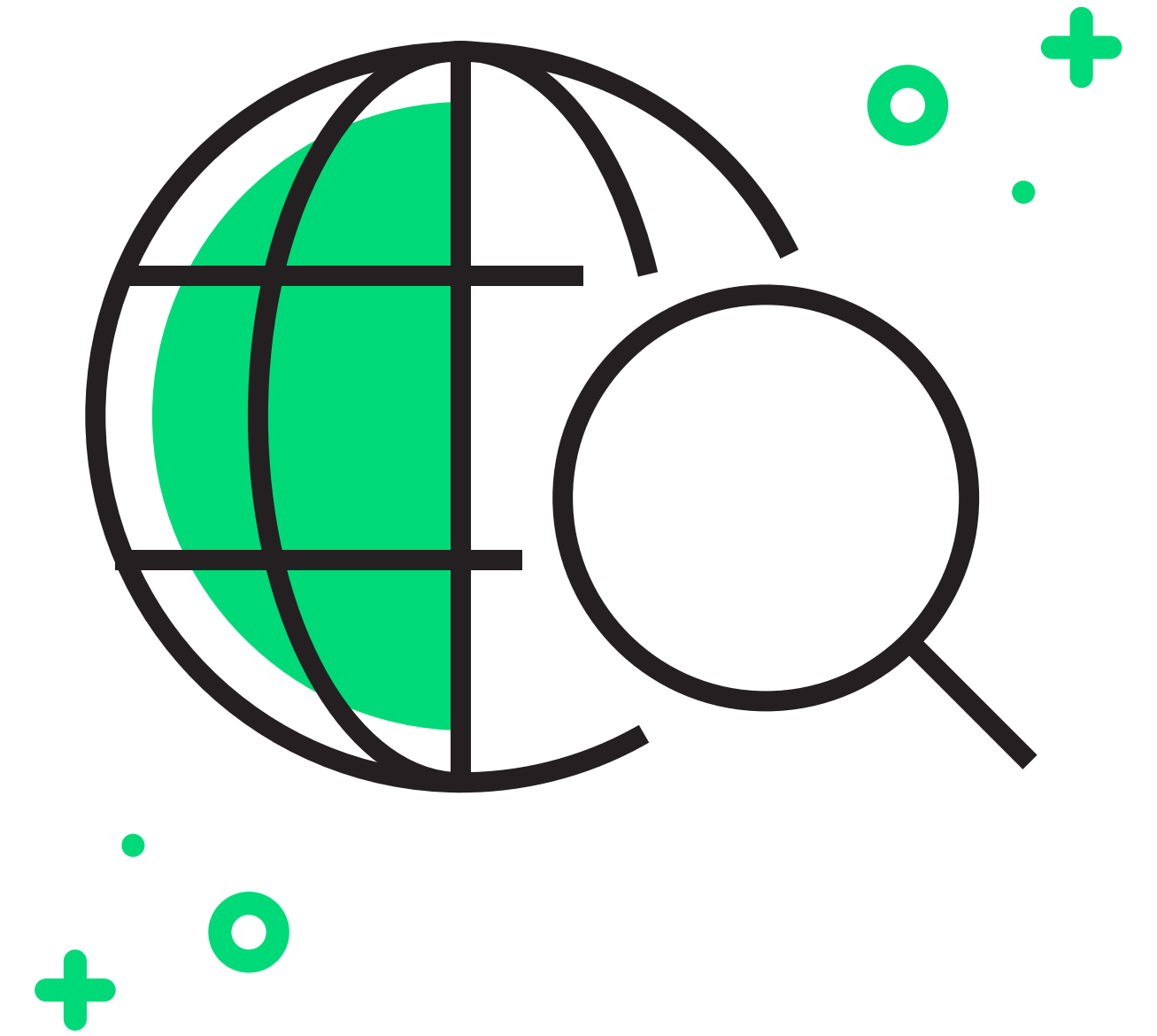
your savings back but you won't get the benefit of a 25% discount

*You will have six months to decide what you wish to do when you have completed all your savings.

Understanding shares

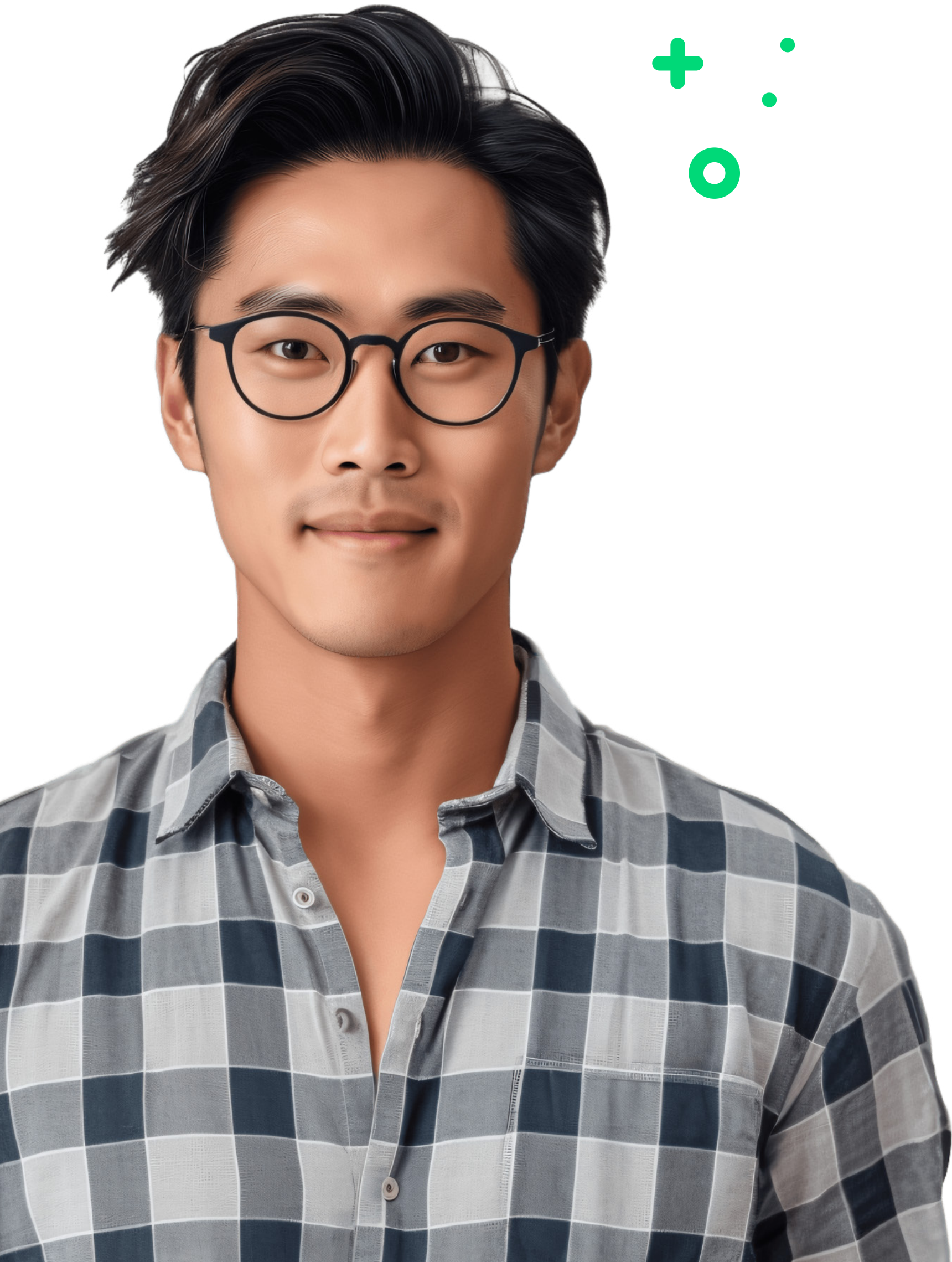
At the end of three years, you'll have the opportunity to buy shares in Flutter Entertainment plc.

This means you'll own part of our company and be a shareholder. These shares are listed on the London Stock Exchange* and as with all shares, their value will fluctuate up and down over the three years. In general terms, if we're performing well, you would expect our share price to rise, so your savings will benefit too.



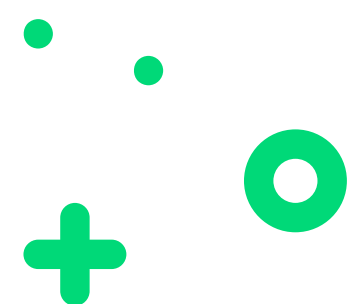
*If you are based in Canada, shares are listed and traded on the New York Stock Exchange..

Sharesave in action



Here's an example scenario that highlights the benefits of taking part in Sharesave:

Rick started saving €70.00 a month in Sharesave in 2023. The option price was set at £105.28*. Over three years, he saved €2,520.00 (equivalent of £2,160).



At the end of the plan after three years, Rick found that the share price had increased to £150.00.

He decided to use his savings to buy shares (20 shares).

The difference between the amount he saved, and the value of his shares is €979.68, which means he has made a profit of over 35%.

*2023 Sharesave option price

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.

You can withdraw your savings, in full, either during or at the end of the plan. The example above assumes no change in FX rates over the 3 years. See www.flutter-shareplans.com for detailed examples.

Sharesave benefits at a glance

AFTER THREE YEARS:

1

If you sell the shares, you'll benefit from the 25% discount as well as any increase in the share price.

2

If you become a shareholder in the Flutter family, you'll benefit from the 25% discount and enjoy the potential to share in our future success.

3

If you take your savings, you'll get back the same amount you've saved - you won't lose a cent.

4

Income tax and social security may be payable at your marginal tax rate on the exercise of your options. If due, this is payable on the difference between the fair market value of the shares at exercise and any amounts paid by you for the shares.

For more detail about tax payable in your country, please see the table on pages 10-13.

READY TO JOIN SHARESARE?

[Click here to join >](#)

Good to know

If your plans change

We know that life can be unpredictable, so it's good to know Sharesave can work around you.

You can stop paying into the plan for up to six months (they don't have to be consecutive) and the months will simply be added on to the original term of the plan when you're ready to start saving again.

If you go on long-term leave, you'll keep paying into Sharesave (if your salary isn't enough to cover your contributions you'll have to set up a standing order). You may also be able to take a savings break.

You can stop saving at any time during the three years and take back the amount you've already saved.

If you leave Flutter

We'll be sad to see you go but if you leave the Flutter family **you'll always get back the money you have saved**. If the reason you're leaving us is because you're retiring at the specified age, are in ill health or have been made redundant, you can either get your savings back or buy a reduced number of shares.

If you move to another job within Flutter

If you relocate to another company in the Flutter family, **you can keep saving (but you'll need to set up a standing order to continue your savings)**.

If you move internationally, the local country tax rules will apply to any Sharesave profit, which will be discussed with you at the time.

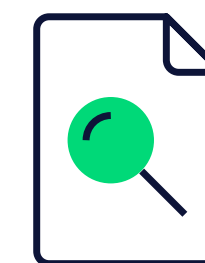


If you want to know more about Sharesave

You can find more information at www.flutter-shareplans.com

Sharesave by location

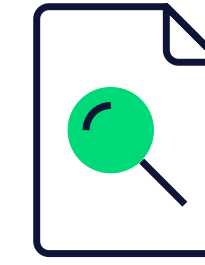
The below table outlines the Sharesave plan in more detail by location. Depending on where you're based, simply scroll down to find the information that's relevant to you:



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

Country	Currency	Minimum savings amount	Maximum savings amount	Savings carrier	Tax	Savings protected?
Albania	ALL EUR	1.200 12"	49,000 500	Barclays (Flutter Treasury)	Income tax and social security are payable at your marginal tax rate on the exercise of your options on the difference between the fair market value of the shares at exercise and any amounts paid by you for the shares. 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 will be liable to pay substitute tax on the taxable gain (being the difference between the sales proceeds at the fair market value of the shares at exercise). You will be personally responsible for reporting any taxable income on your tax return. You may also have reporting obligations as a result of holding the shares.	Yes - Depositor Compensation Scheme
Armenia	EUR	12	500	Local Savings Carrier	No income tax or capital gains tax is due on the exercise of your options or on the proceeds from a subsequent disposal of shares purchased under the plan.	Local Savings Carrier agreement to be reviewed by the participant.
Australia	AUD	20	800	ANZ Bank	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). 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. 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).	ANZ Bank agreement to be reviewed by the participant.
Bosnia & Herzegovina	BAM EUR	25 12	950 500	Self Savers	Income tax and social taxes are 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 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.	Self Savers - arrangement to be reviewed by participant.
Bulgaria	BGN	25	950	Barclays Euro (Flutter Treasury)	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.	Yes - Depositor Compensation Scheme

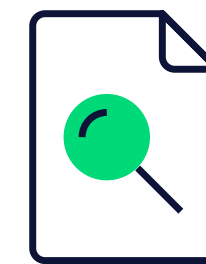
Sharesave by location



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Country	Currency	Minimum savings amount	Maximum savings amount	Savings carrier	Tax	Savings protected?
Canada - Flutter International	CAD	20	730	Barclays (Flutter Treasury)	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.	Yes - Depositor Compensation Scheme
Canada - FanDuel	CAD	20	730	Bank of America	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.	Bank Of America agreement to be reviewed by the participant.
Georgia - Singular	EUR	12	500	Barclays (Flutter Treasury)	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.	Yes - Depositor Compensation Scheme
Georgia - Adjarabet	EUR	12	500	Local Savings Carrier	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.	Local Savings Carrier agreement to be reviewed by the participant.
Gibraltar	GIP	10	420	Barclays (Flutter Treasury)	No income tax or capital gains tax is due on the exercise of your options or on the proceeds from a subsequent disposal of shares purchased under the plan, providing exercise is not in the same tax year as the grant. If you exercise in the same tax year as the grant being made, income tax might be applicable. If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.	Yes - Depositor Compensation Scheme
India	INR	1,100	44,000	Barclays (Flutter Treasury)	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.	Yes - Depositor Compensation Scheme

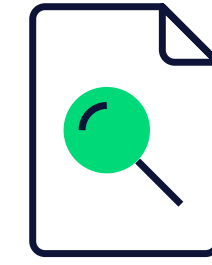
Sharesave by location



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Country	Currency	Minimum savings amount	Maximum savings amount	Savings carrier	Tax	Savings protected?
Italy	EUR	12	500	Barclays (Flutter Treasury)	If you subsequently sell the shares, you will be liable to Capital Gains Tax on the difference between the sales proceeds and your cost of acquisition (usually the market value of the shares at exercise). 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.	Yes - Depositor Compensation Scheme
Malta - International & Tombola	EUR	12	500	Barclays (Flutter Treasury)	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 tax will be withheld from your pay during the month of exercise of the option. 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. For employees resident but not domiciled in Malta, tax on capital gains will generally not arise in Malta unless the capital gains are received in Malta.	Yes - Depositor Compensation Scheme
Malta - PPB	EUR	12	500	MeDirect Bank	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 tax will be withheld from your pay during the month of exercise of the option. 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. For employees resident but not domiciled in Malta, tax on capital gains will not generally arise in Malta unless the capital gains are received in Malta.	MeDirect agreement to be reviewed by the participant.
Montenegro	EUR	12	500	Self Savers	Personal income tax will be due on the value of the shares at the date of exercise. This tax will not be withheld by the Company. You must submit an annual tax return, due by April 30, and pay the tax. If you subsequently sell the shares, you may be liable to Capital Gains Tax on the gain (profit) realised. Any capital gains tax due on the sale of the shares should be paid as part of your annual tax return.	Self Savers - arrangement to be reviewed by participant.
North Macedonia	MKD EUR*	750 12	30,000 500	Self Savers	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. You must pay any income tax due on the exercise of the options in the month of exercise.	Self Savers - arrangement to be reviewed by participant.

Sharesave by location



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Country	Currency	Minimum savings amount	Maximum savings amount	Savings carrier	Tax	Savings protected?
Portugal	EUR	12	500	Real Vida Seguros	<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>	Real Vida Seguros arrangement to be reviewed by participant.
Romania	RON	60	2,480	Self Savers	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.	Self Savers - arrangement to be reviewed by participant.
Serbia	RSD	1,400	58,000	Self Savers	Income Tax and social contributions are normally not payable on the exercise of your options. If you subsequently sell the shares, the gain realised will be subject to income and social taxes.	Self Savers - arrangement to be reviewed by participant.
Spain	EUR	12	500	Barclays (Flutter Treasury)	Income Tax is payable on the exercise of your award 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, however, it is the responsibility of the individual to seek information on this.	Yes - Depositor Compensation Scheme
Turkey	TRY	420	17,550	Local Company Bank Account	Income tax and salary stamp tax will be due on the exercise of your award. These taxes are calculated based on the difference between the value of the option exercise price and the value of the shares at the time of vest. 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. Taxes need to be paid in two equal installments: The first installment must be paid by March 31 and the second installment must be paid by July 31.	Yes

If you want to join Sharesave

Sharesave opens for applications on 26 November 2024 and it's easy to apply online <http://flutter.solum.com>

SAVING FOR THE FIRST TIME?

You can activate your account by clicking on the following link:

[Activate my account >](#)

You will need to activate your account using the **'My company email address'** option. If you don't have a Flutter email address you will need to use your personal email address registered on your local HR system.

Once you have entered your correct email address, you will receive an email that contains a link to activate your account. **Please note: The email will require some specific information to hand, to complete the activation process. (Date of birth & Surname)**

Click the link to access a verification page and enter the required identifying information.

Once your identity has been verified, create a login ID, username, and password. Please note: If you choose not to create a username, you will be provided with an account number as your username. Immediate access to your account is provided.

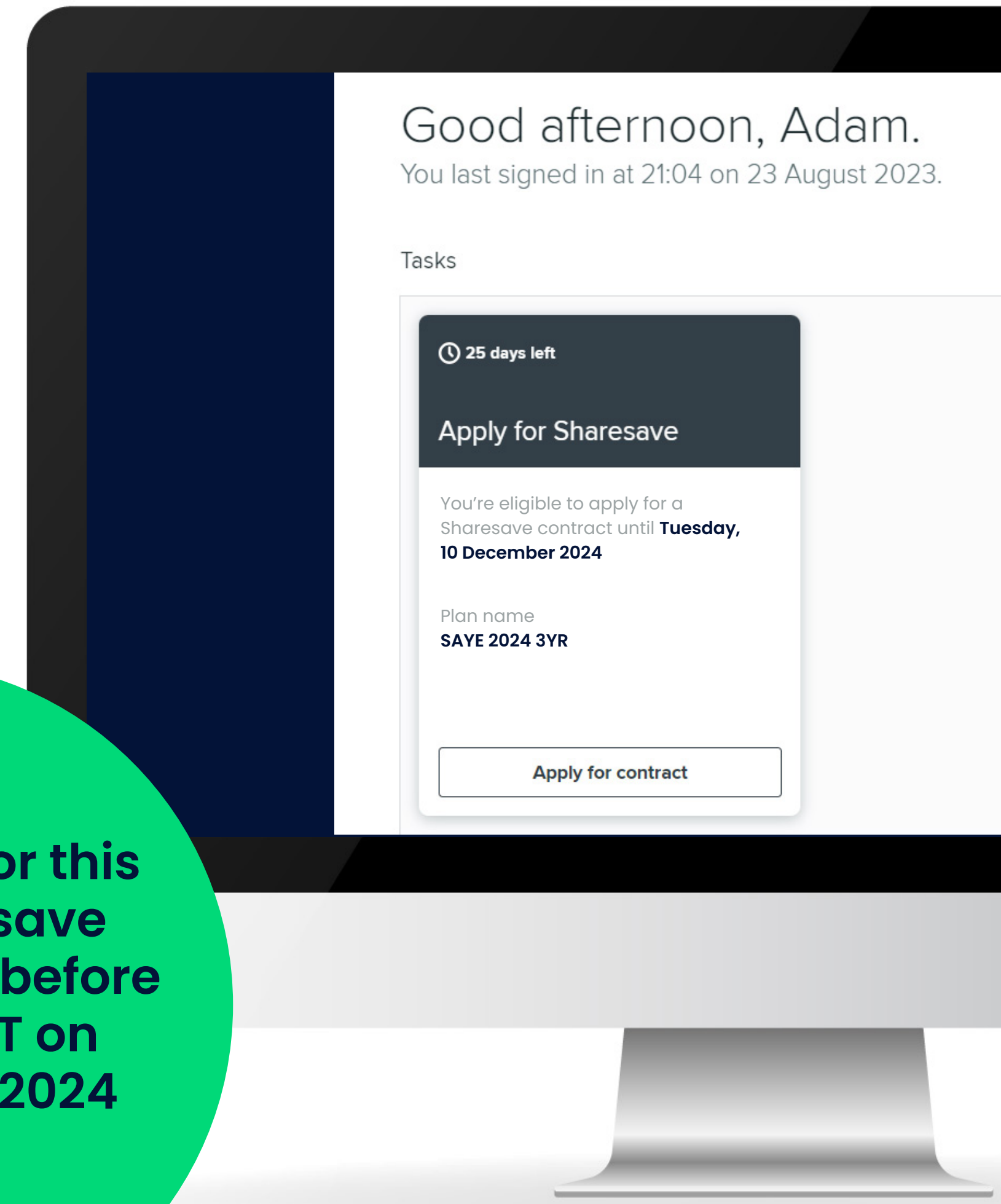
SAVED BEFORE?

If you already have a Shareworks account, log in with your username and password as usual.

[Log in >](#)

You apply for Sharesave in your Task Area on your Dashboard – simply click on **'Apply for a Contract'**.

Applications for this year's Sharesave must be made before 23:59pm GMT on 10 December 2024



Highlight dates

Option price set **25 November 2024**

Application window opens **26 November 2024**

Application window closes **10 December 2024 (23:59pm GMT)**

Your Sharesave will start **1 February 2025** and we'll make the first deduction from your salary in **January 2025**.

Your Sharesave matures on **1 February 2028** and you will have six months to decide when to use your savings to purchase the shares at the option price and either keep or sell them.

You'll have until **31 July 2028** to decide and let us know what you want to do with your savings.



SHARE IN OUR COLLECTIVE SUCCESS

"We urge all colleagues to consider the benefits and opportunities you get with Sharesave. It can be a great choice; whether you can only afford to save a little each month or you want to diversify your current investments."

Share Plans Team

Flutter™

