

Flutter™

✦ **SHARE
SAVE
2025**

Ireland – 2025

SHARE IN OUR COLLECTIVE, GLOBAL SUCCESS. **SAVE YOUR MONEY.**



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 2025.

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 18 November 2025 and on the grant date, which is expected to be 10 December 2025.

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 from as **little as €12 a month** and we've made it easy for you to carry on. The amount you save comes out of your net salary each month through payroll (that's your salary after deductions for Income Tax, USC and PRSI have been made) so you can relax knowing we're taking care of everything.



HOW SHARESAVE WORKS

You save monthly for three years (36 months to be precise). You can save between a minimum of €12 and a maximum of €500 (but the amount you choose has to stay the same for the whole time).

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 of the share price on 13, 14 and 17 November 2025 discounted by 20%. If at the end of three years the share price is higher than this, that's your profit.



AT THE END OF THREE YEARS* YOU CAN CHOOSE TO:

BUY

Exercise your option and acquire Flutter Entertainment plc shares at the (discounted) option price and hold onto your shares.

There is usually no Income Tax to pay on the value of your gain, but USC and PRSI will be due. You are then a shareholder and have the chance to share in our global success going forward. You can choose to sell your shares at a later date (CGT may then be due on the value of any subsequent gain in the share price)

OR

SELL

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

There is usually no Income Tax to pay on the value of your gain, but USC and PRSI will be due

OR

TAKE

your savings back

You won't get the benefit of any gain on the share price over the (discounted) option

*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 acquire shares in Flutter Entertainment plc through the exercise of your option.

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. In general terms, if we're performing well, you would expect our share price to rise.



NICE TO KNOW

Your savings are held for three years in an account that is set up with Allied Irish Banks, plc and are fully protected under the Deposit Guarantee Scheme.

SHARESAVE IN ACTION

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

Rick started saving €100.00 a month in Sharesave. The option price was set at €180.00 (equivalent of £160). Over three years, he saved €3,600.

At the end of the plan after three years, Rick found that the share price had increased to £220 (equivalent of €250.00). He decided to use his savings to exercise his option and acquire shares (20 shares). The difference between the amount he saved and the value of his shares upon exercise of his option is €1400, which means he has made a gain of around 38%.

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 exercise your option and hold your shares, you'll benefit from the 20% discount on the initial option price and enjoy the potential to share in our future success as a shareholder in Flutter Entertainment plc

2

If you exercise your option and immediately sell the shares, you'll benefit from the 20% discount on the initial option price as well as any increase in the share price

3

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

4

You won't have any Income Tax to pay on any profit you make. That's because Sharesave is a Revenue Commissioner's tax approved plan in Ireland. PRSI and USC will however be due on any gain you make on the exercise of your options.

In some circumstances, you may have to pay Capital Gains Tax when you sell your shares if your gain is above the personal exemption amount. The annual exemption is currently €1,270*. We always recommend you speak with a qualified tax adviser for further information about how you might be affected.

*Tax legislation as at November 2025.
Source: www.revenue.ie/en/Home.aspx

READY TO JOIN SHARESAVE?

Click here to join >

SHARESAVE RULES Sharesave is governed by the Rules of the Flutter Entertainment plc Sharesave Scheme, as may be amended from time to time, (the Rules”) and is subject to the requirements and limits imposed by applicable legislation and the Revenue Commissioners in Ireland. In the event of any conflict between the content of this brochure and the Rules, the Rules shall prevail.

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 break for up to six months.

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 choose to continue saving for another six months** if you want to. Then 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 in Ireland, **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

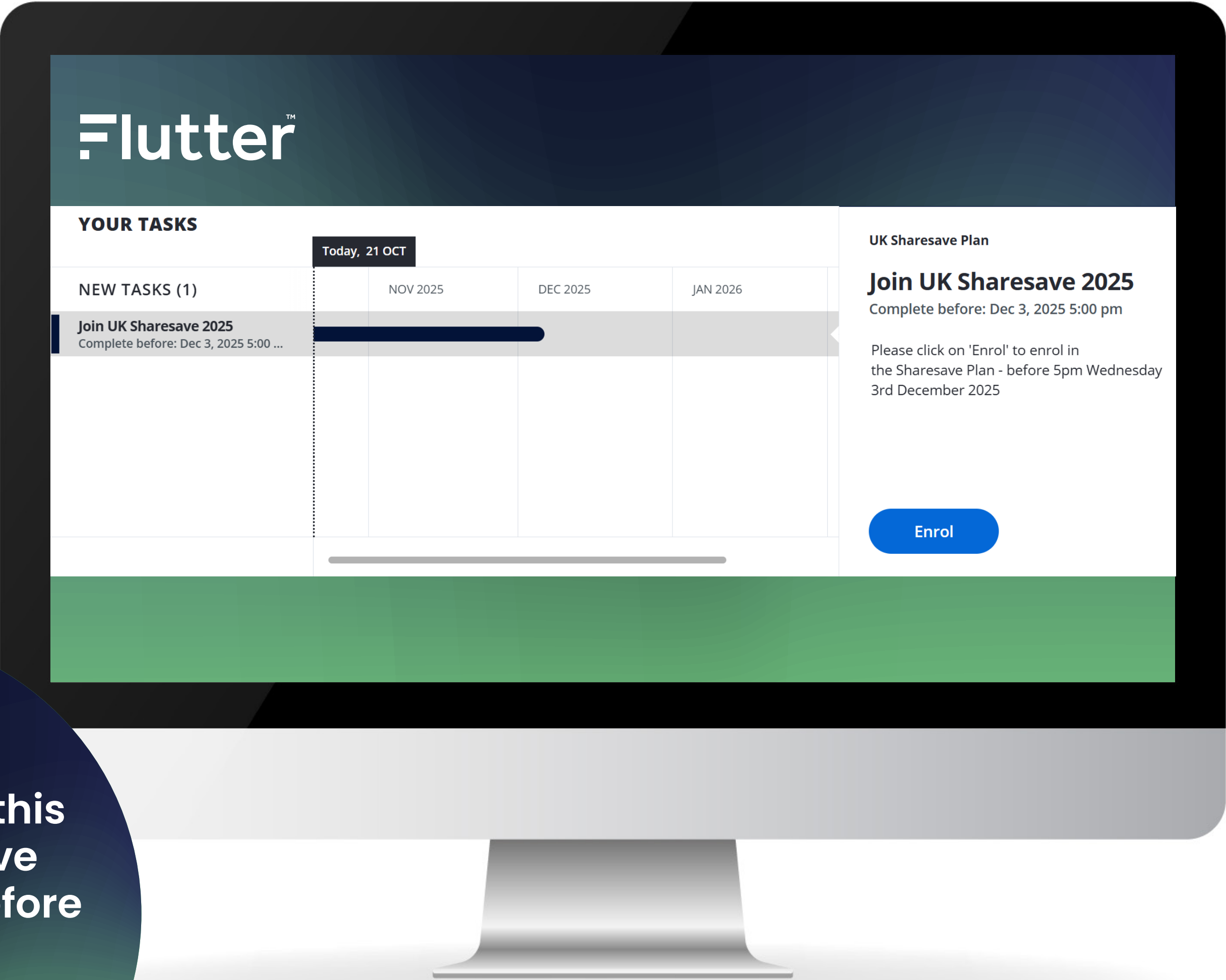
IF YOU WANT TO JOIN SHARESAVE

Sharesave opens for applications on 18 November 2025 and it's easy to apply online www.equateplus.com

You will have received an email from Equateplus.com with your unique User ID.

You apply for Sharesave in your Task Area on your Dashboard – simply click on the Irish Sharesave 2025 task.

Applications for this year's Sharesave must be made before 17:00 GMT on 3 December 2025



HIGHLIGHT DATES

Option price set	13–17 November 2025
Application window opens	18 November 2025
Application window closes	3 December 2025 (17:00 GMT)

Your Sharesave will start **1 February 2026** and we'll make the first deduction from your salary in **January 2026**.

Your Sharesave matures on **1 February 2029** 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 2029** to decide and let us know what you want to do with your savings.

SHARE IN OUR COLLECTIVE, GLOBAL 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

FlutterTM