Flutter™

SHARE SAVE 2025

International Brochure – 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.

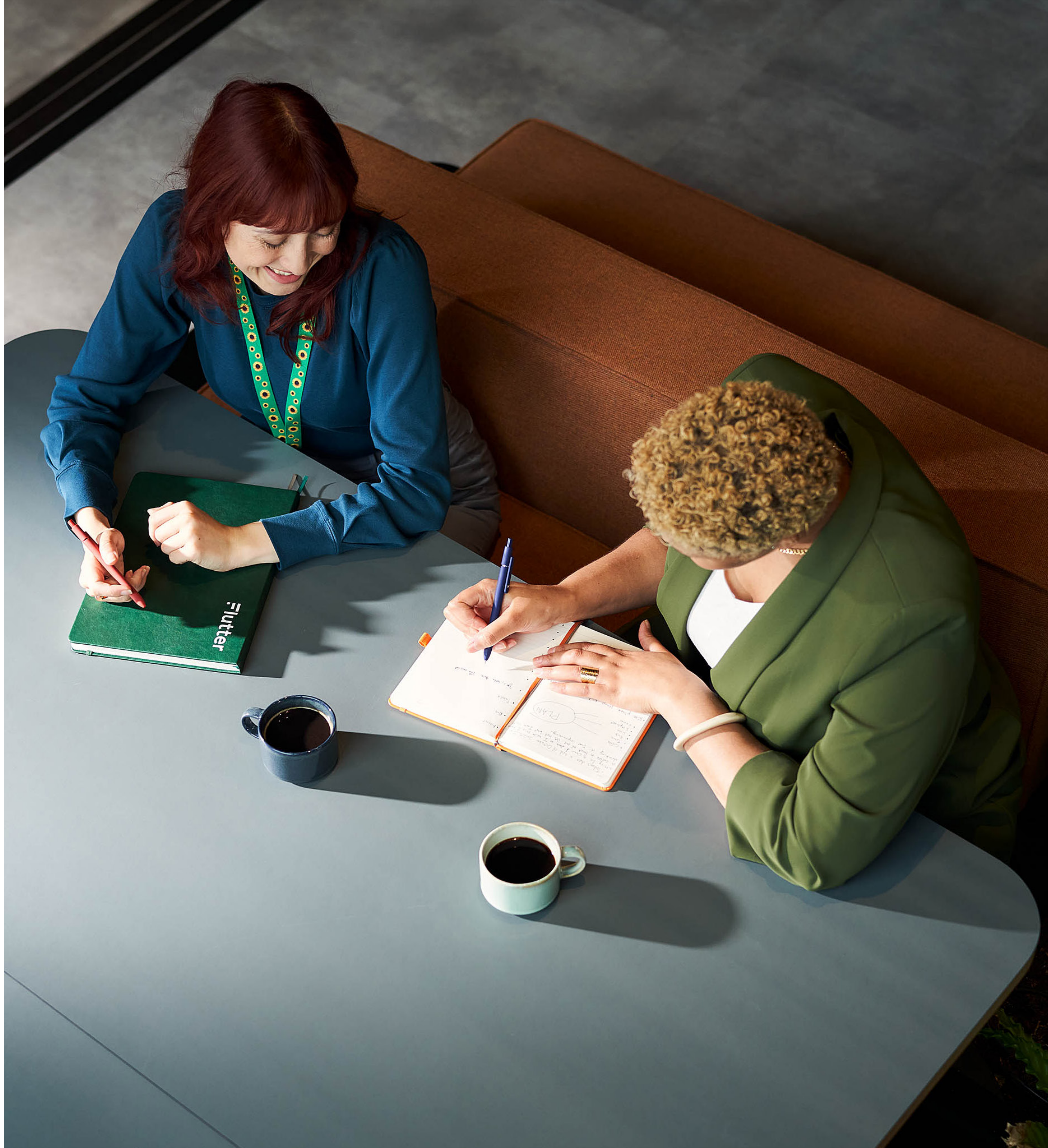
*You can't apply for Sharesave if you're a contractor. You must be employed on 18 November 2025 and on the grant date, which is expected to be 10 December 2025.

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 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 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.

SHARESAVE BY LOCATION

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 below is not advice and if you are unsure about any of your tax obligations you should consult a qualified tax advisor

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:

Country	Currency	Minimum savings amount	Maximum savings amount	Savings carrier	Savings protected?	Tax
Australia	AUD	25	1,000	ANZ Bank	ANZ Bank agreement to be reviewed by the participant.	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).
Bosnia & Herzegovina	BAM	25	1,100	Self Savers	Self Savers - arrangement to be reviewed by participant.	Income tax and social taxes 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 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.
Bulgaria	EUR	12	570	Barclays (Flutter Treasury)	Yes - Depositor Compensation Scheme	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.
Gibraltar	GIP	10	500	Barclays (Flutter Treasury)	Yes - Depositor Compensation Scheme	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.

SHARESAVE BY LOCATION

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 below 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	Savings protected?	Tax
India	INR	1,200	59,500	Barclays (Flutter Treasury)	Yes - Depositor Compensation Scheme	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.
Malta	EUR	12	570	Barclays (Flutter Treasury)	Yes - Depositor Compensation Scheme	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 is 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.
Montenegro	EUR	12	570	Self Savers	Self Savers - arrangement to be reviewed by participant.	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.
North Macedonia	MKD	700	34,500	Self Savers	Self Savers - arrangement to be reviewed by participant.	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 in your annual tax return.

SHARESAVE BY LOCATION

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 below 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	Savings protected?	Tax
Portugal	EUR	12	570	Real Vida Seguros	Real Vida Seguros arrangement to be reviewed by participant.	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. If you subsequently sell the shares, any capital gain (profit) realised would be subject to taxation at a current flat rate of 28%. 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.
Romania	RON	60	2,900	Self Savers	Self Savers - arrangement to be reviewed by participant.	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.
Serbia	RSD	1,400	67,000	Self Savers	Self Savers - arrangement to be reviewed by participant.	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.

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

BUY

Flutter Entertainment plc shares at a 20% discount. Shares will be sold to cover option costs and any taxes if applicable. 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 20% discount.

OR

TAKE

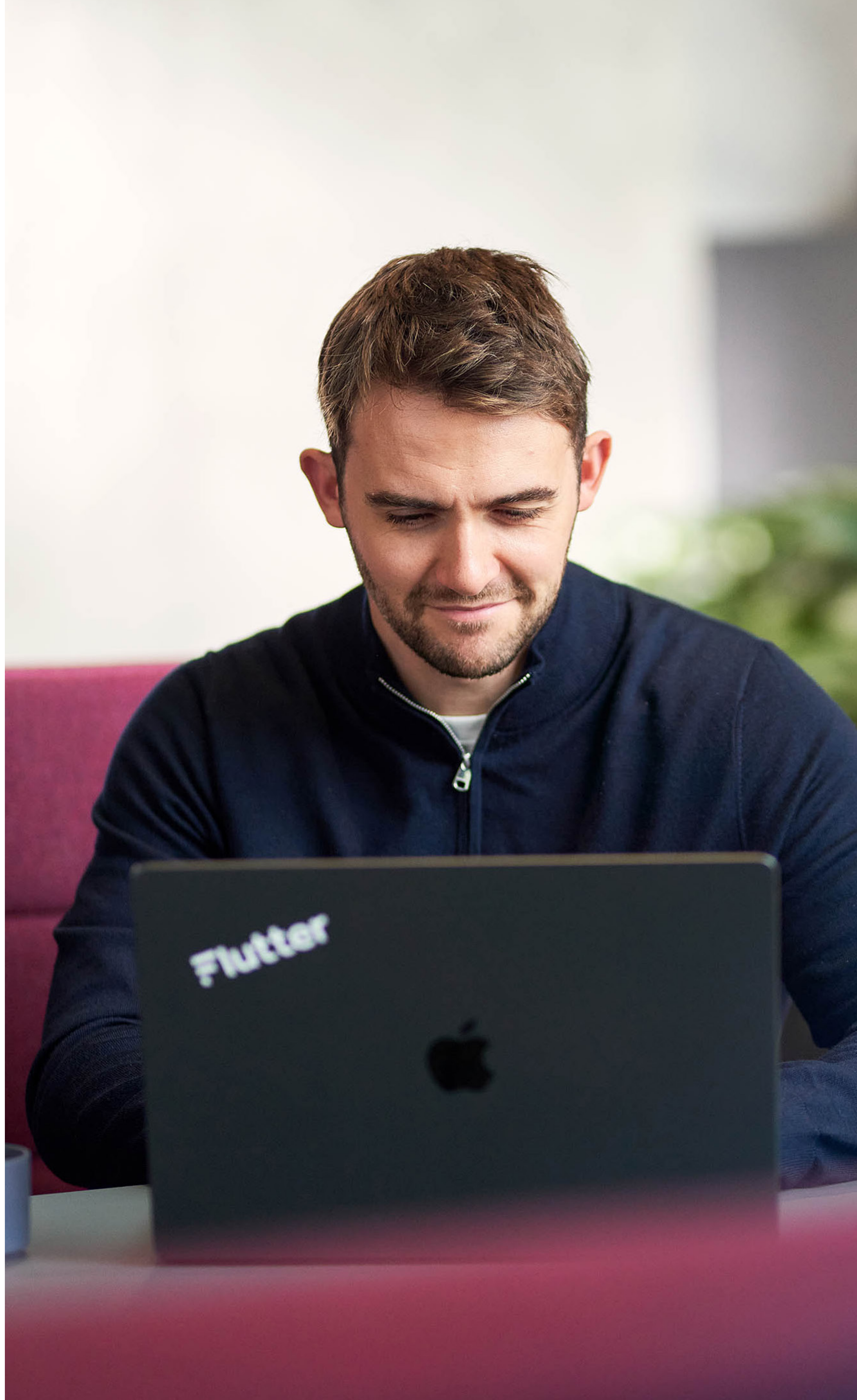
your savings back but you won't get the benefit of a 20% discount.

*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.



SHARESAVE IN ACTION

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

Sharesave opened with a discounted share price set at **£163.73**. Rick liked the flexibility and simplicity of it, so he joined and saved **€50** a month.

After three years, Rick had saved **€1,800.** By then, the Flutter share price had increased to **£220**.

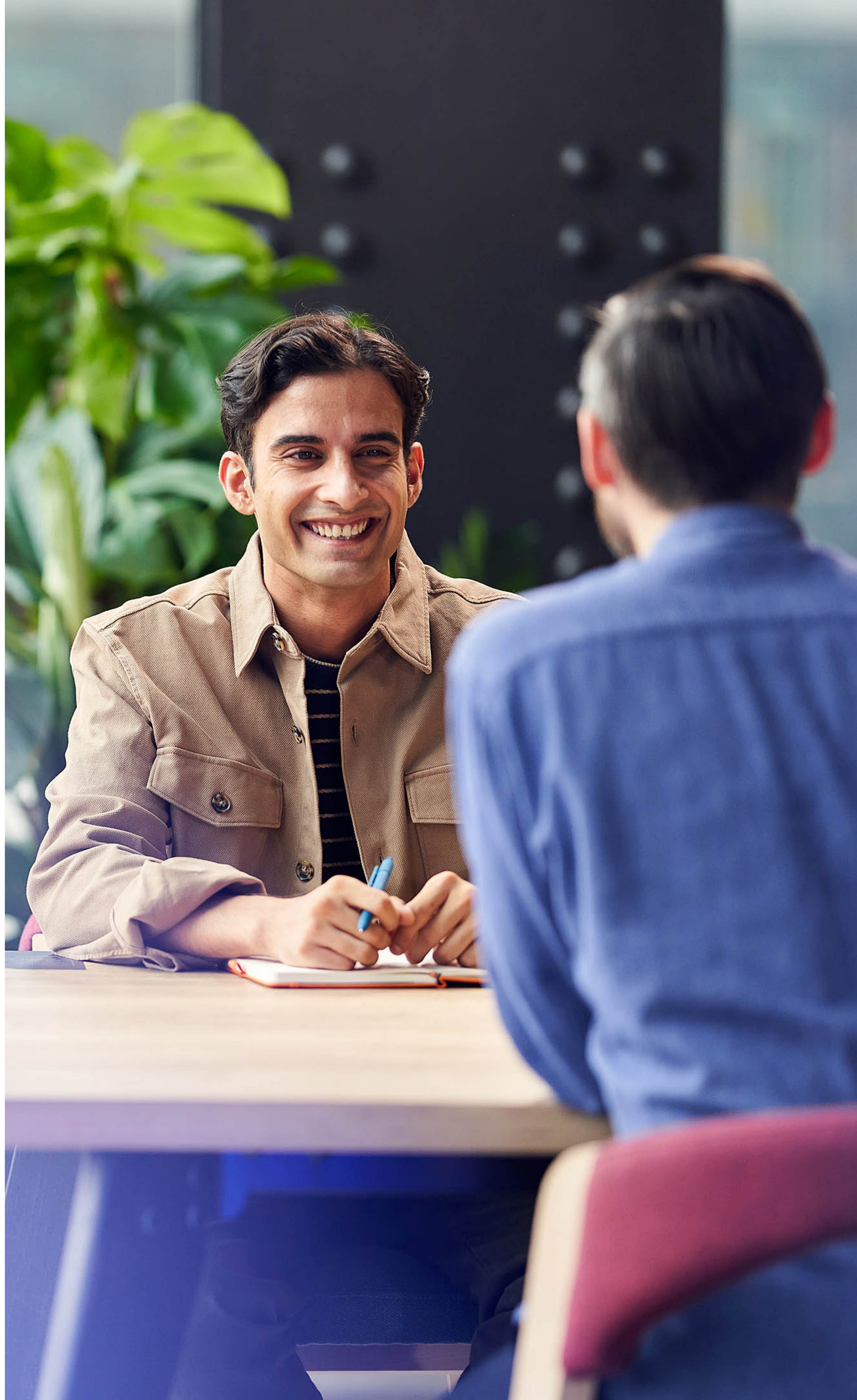
Rick decided to use his savings to buy shares at the discounted price. His €1,800 is exchanged into GBP(£), at an exchange rate of 0.83, giving him **£1,494.** With this, he can buy 9 Flutter shares (£1,494 ÷ £163.73)

If he decides to sell his shares at the new Flutter share price, they will be worth **£1,980** (9 shares x £220 per share). Converting this back into Euros at an exchange rate of 1.19 would give him **€2,356.20** (£1,980 x 1.19). This would be a profit of **€556.20** (€2,356.20 - €1,800), which is a gain of around **30%**.

Rick wants to enjoy the benefits of being a shareholder, so decides to keep some of his shares, hoping his profit will grow further as Flutter grows.

This example doesn't take into account any movement in the exchange rate over the three year savings period. If, as a result of exchange rate changes, the local savings aren't enough to buy the maximum number of shares, some of his shares will be sold to cover the shortfall.

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 Sharesave.



SHARESAVE BENEFITS AT A GLANCE

AFTER THREE YEARS:

1

If you sell the shares, you'll benefit from the 20% 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 20% 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, plus the bonus – you won't lose a penny.

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 5.

READY TO JOIN SHARESAVE? 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 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, **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 SAYE 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

Saving for the first time?

You will receive an email from **"planadmin-noreply@equateplus.com"** to create your EquatePlus account and sign up to Sharesave 2025.

On or around 18 November you will receive an invitation email from **planadmin-noreply@equateplus.com** which will contain your unique EquatePlus User ID.

This will be sent to your work email address held in your local HR system. If on leave, the invitation will be issued to your registered personal email address, held in your local HR system at the date of invitation.

Once you have your User ID, please go to www.equateplus.com

Activate my account ›

Once logged in, on your **'Overview'** page, go to **'Your Tasks'** and click on the **'Sharesave 2025'** task.

If you require any assistance, you can find information by clicking on the Help button on the login page or by contacting the Computershare team on the phone number below.

Help and support

Computershare Helplines:
International +41 (0) 844 00 44 55
Australia +61 1800 573 368

Phone lines are open Mon – Fri 24/5 from 10pm (CET) on Sunday until 10pm (CET) on Friday

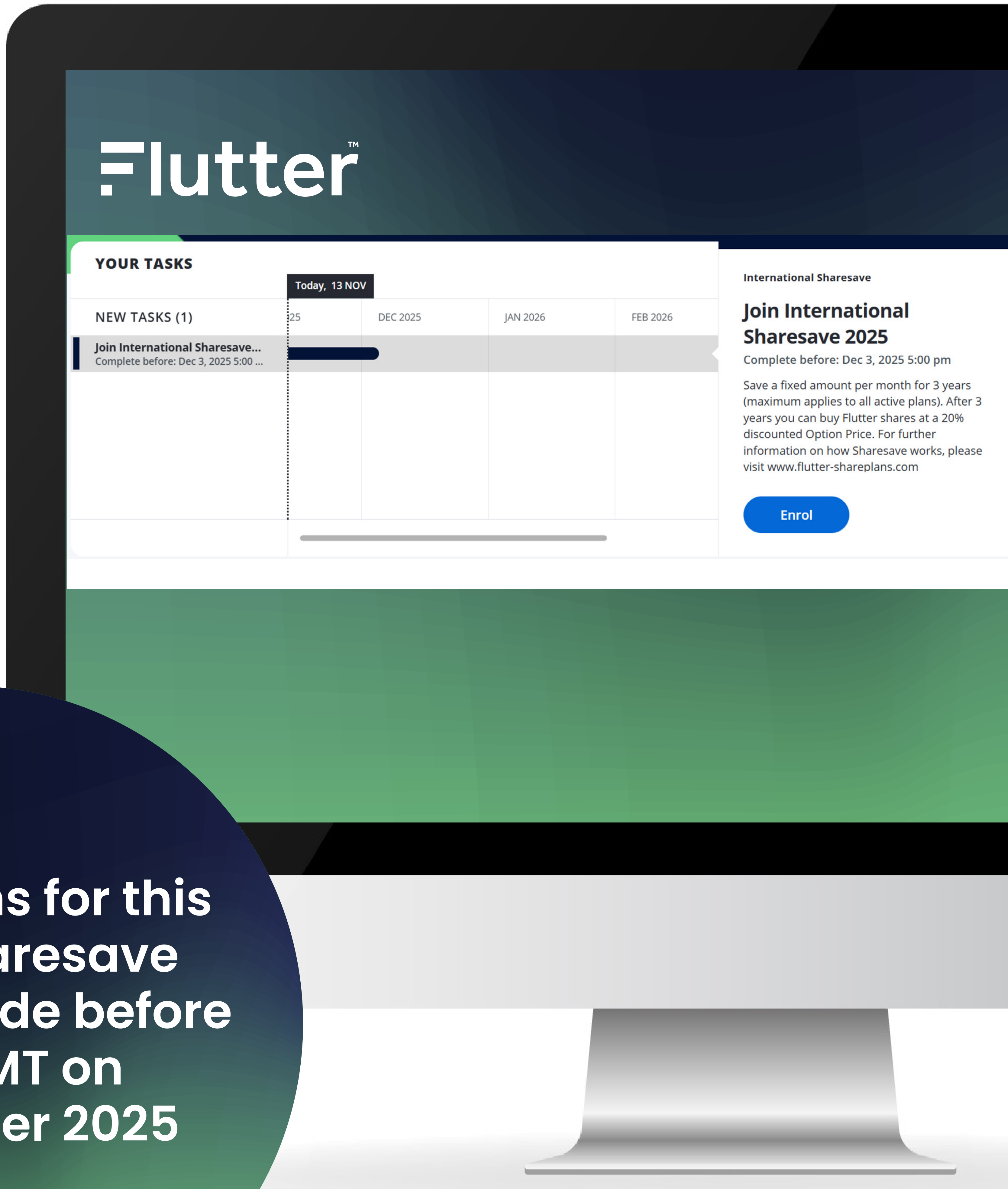
Calls received between 4pm – 8am CET usually have the shortest waiting times.

Saved before?

If you already have a EquatePlus account, log in with your User ID and password as usual.

Log in ›

You apply for Sharesave in your Task Area on your Dashboard - simply click on **'Enrol'** under the **'Join Sharesave 2025'** and follow the steps on screen.



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

Flutter™