

Flutter[™]

 **SHARE
SAVE
2025**

UK & Isle of Man 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 from as **little as £10 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 and National Insurance 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 £10 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.

In the UK Sharesave qualifies for an additional tax-free bonus at the end of the three years.

Sharesave bonus rates were reintroduced by HMRC in August 2023. The bonus rates are linked to the Bank of England Base Rates, but at a lower rate. For Sharesave 2025 a tax-free bonus of equivalent to 0.5 times your monthly savings amount will be added to your savings. At the end of the savings contract, you will have the chance to buy shares with the money you've saved plus the tax-free bonus, at the option price fixed at the beginning of your savings contract.



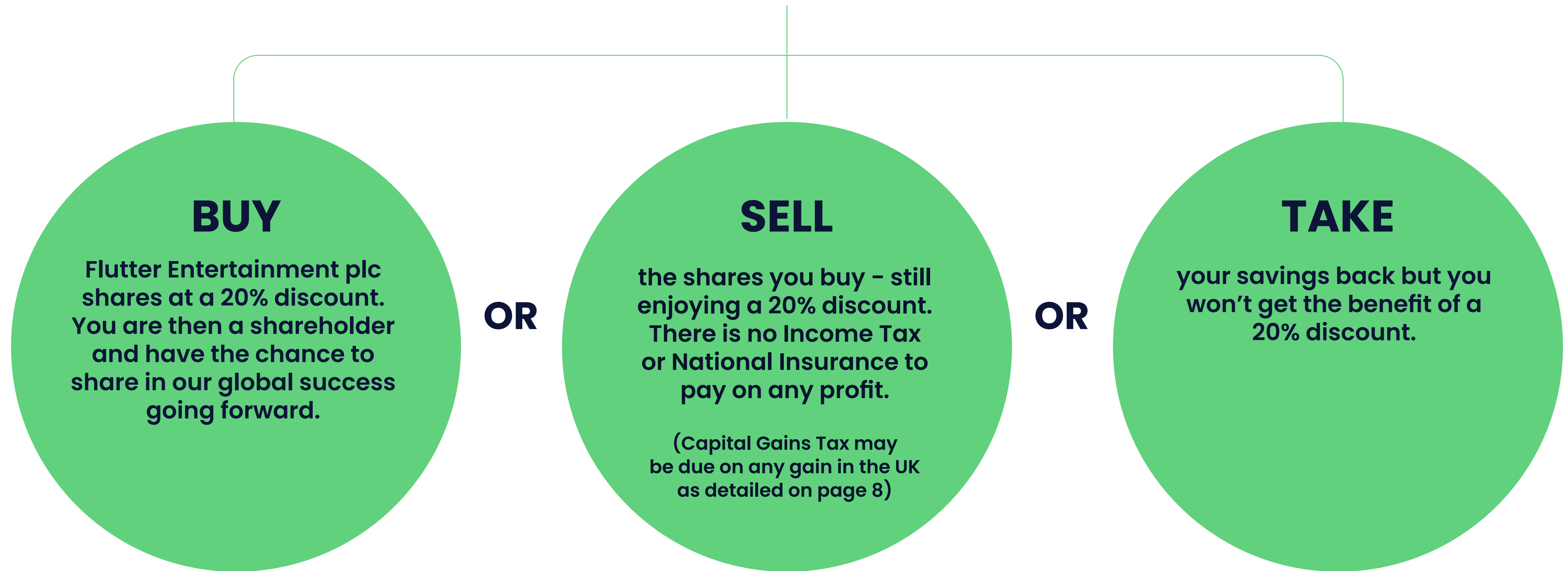
NICE TO KNOW

In the UK, Sharesave is known as SAYE – Save As You Earn. In 2023–24, 340,000 employees were granted SAYE share options worth nearly £2.09bn across 250 companies. So you'll be in good company by choosing Sharesave.

Isle of Man – Important Information
If you are based in the Isle of Man, bonus rates or interest during the savings period will not be applicable.

Source: www.gov.uk

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



*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.



NICE TO KNOW

Your savings are held for three years in an account that we set up with Bank of Scotland and they are fully protected under the Financial Services Compensation Scheme (FSCS).

If you are in the Isle of Man, your savings will be held in a secure account with Barclays and they are fully protected under the Financial Services Compensation Scheme (FSCS).

SHARESAVE IN ACTION

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

Rick started saving £70 a month in Sharesave in 2024. The option price was set at £174.64*. Over three years, he saved £2,520 plus a bonus of £63 which equalled £2,583.

At the end of the plan after three years, Rick found that the share price had increased to £245.

He decided to use his savings to buy shares (14 shares).

The difference between the amount he saved, and the value of his shares is £847, which means he has made a profit of over 30%.

*2024 Sharesave option price

This example uses the bonus rate for 2024 Sharesave – 0.9 times your monthly savings amount. For Sharesave 2025 the bonus rate is 0.5 times your monthly savings amount. The relevant bonus which is set at the start of the plan is added to your savings to calculate the number of shares you can buy at the end of the plan.



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

You won't have any Income Tax or National Insurance to pay on any profit you make. That's because Sharesave is tax approved in the UK and in the Isle of Man.

In the UK you may have to pay Capital Gains Tax when you sell your shares if your profit is above the annual allowance. The annual allowance for 2025/2026 is £3,000. 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.gov.uk

CGT is not applicable in the Isle of Man

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 12 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 12 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 and bonus, 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 FlutterBe. If on leave,
the invitation will be issued to your
registered personal email address,
held in FlutterBe 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 UK Helpline:
+44 117 471 5342

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.

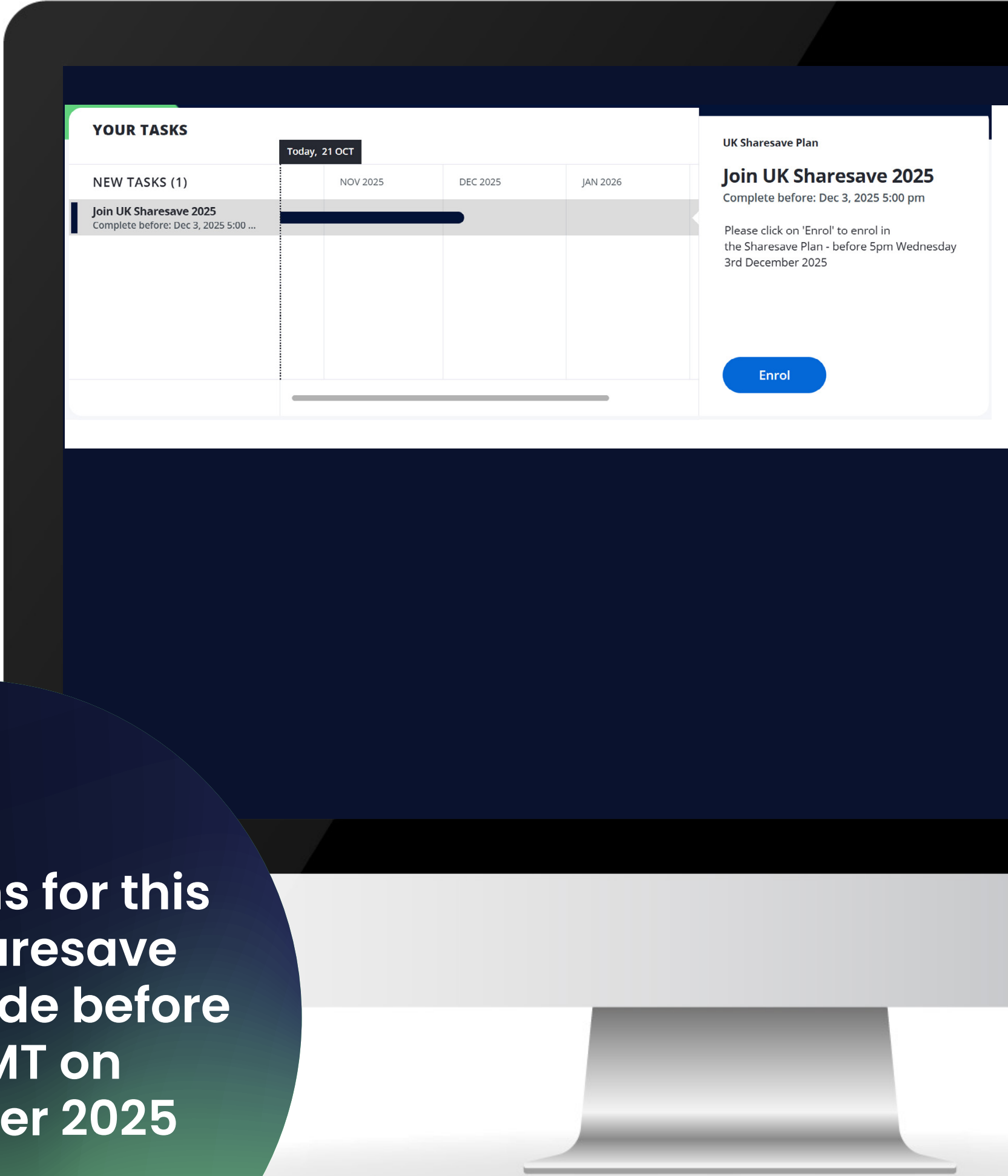
Saved before?

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**.

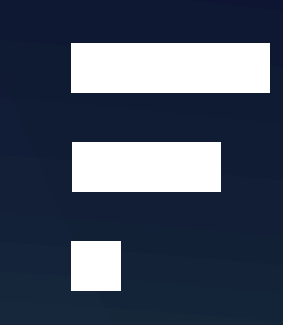
Your Sharesave matures on **1 February 2029** and you will have six months to decide when to use your savings to purchase the shares at the option price and either keep or sell them.

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

FlutterTM