

Save a little,  
share in  
something  
**bigger**



### Sharesave 2026 Invitation Booklet

Discounted share price: £2.45  
(20% discount)

Bonus rate: 0.4 x your savings  
contribution

Apply by: 5pm on 1 June 2026

Sainsbury's



habitat

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Smart Charge



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# Sharesave at a glance



**Sharesave is just one of the great benefits we offer colleagues. With Sharesave, saving doesn't need to be complicated.**

Sharesave is a safe and easy way to save a fixed amount straight from your pay for three years. Once you've finished saving, you'll get a guaranteed tax-free bonus and the opportunity to buy Sainsbury's shares at a discounted price which was set at the beginning of the plan.

If the share price stays the same or goes up, you could come away with a profit and gain from Sainsbury's success.

Whether you're starting out or saving for something big (like a car, holiday, wedding or retirement) or just want a "just in case" fund for everyday costs (like bills, car insurance, or replacing something at home), Sharesave could be for you.

Not sure about buying shares at the end? Not a problem, you can take all your savings back, plus any bonus, without losing a penny.

# Benefits of Sharesave



## Straightforward

Savings come straight from your pay, which can be tracked easily using the web portal or app.



## Affordable

Save between £5 and £250, whatever works for you.



## Flexible

Pause payments or cancel your plan and withdraw all your savings if you need to.



## Safe

Your savings are kept in a secure bank account.



## Low risk

You will make a gain unless the share price falls below the discounted share price over the three-year term.



## Easy

Take the pressure off saving without the worry of losing a penny.

Check out the **Share Plans Hub** to see what colleagues have to say about Sharesave.



If you joined Sainsbury's on or before **14 February 2026**, you're eligible to join Sharesave 2026.





# See how it works <sup>+</sup>

# 1

## CHOOSE how much to save

You decide how much to put away each pay period, from £5 to £250 (across all active Sharesave plans). Once the invitation window has closed you won't be able to change this, so make sure to choose an amount that works for you.

Use the [Sharesave Calculator](#) to see how many shares you could buy with your savings and what your savings could be worth based on the discounted share price.

There are a maximum number of shares available. Therefore if the plan is really popular we may have to reduce the amount you can save. If we need to do this we'll let you know before the start of the plan.

# 2

## SAVE for three years

Your savings are deducted automatically from your pay (after tax). That's 36 payments in total.

During the plan:

- Your savings are held in a protected bank account with Lloyds Bank plc
- You can pause payments for up to 12 pay periods
- You can cancel at any time and take all your savings back
- You can easily manage and track your savings on the [Share Plans Portal](#) or MUFG Investor Centre app



# 3

## DECIDE what to do with your savings at the end of three years

You can:

- Use your savings (plus **tax-free bonus**) to buy Sainsbury's shares at the discounted price set at the start
- If the share price is higher than the discounted share price once you've finished saving you could:
  - Sell the shares to come away with a profit or
  - Keep the shares, become a Sainsbury's shareholder and receive any future dividends

If the share price is lower than the discounted share price, you can take all of your savings (plus tax-free bonus) back as cash.

**You'll have six months to decide, but don't worry, we'll remind you of your choices closer to the time.**



# See how it works continued



Daily swaps can add up to **£50 a month** to put towards Sharesave

with a discounted share price set at

**£2.45**

After three years, you will have saved **£1,800**

You will have a **£20 bonus**, totalling **£1,820**



+ This means you would be able to buy **742 shares**

Current share price falls below £2.45 and you take your £1,820 as cash

Current share price has **risen to £3.30**



You buy **742 shares** at £2.45 each and make a **gain of £648.60** when you sell them, or



You buy **742 shares** and keep them, receiving dividends when they are paid



What are you saving for? Check out what your savings could be worth in three years' time using the **Sharesave calculator here.**



*Example share prices given for illustrative purposes only. Please be aware that the share price can fall as well as rise.*



# Interested in joining?

Applying and managing your Sharesave plan online is quick and easy by registering on the **Share Plans Portal** or downloading the MUFG Investor Centre App on the **App Store** or **Google Play**. You don't need to know all about shares to apply - we'll guide you through each step.

## How to apply

### Step 1

Register on the **Share Plans Portal** online or download the MUFG Investor Centre App on the **App Store** or **Google Play**.

### Step 2

**Add your holding** using the 11-digit IVC which can be found on your invitation email or letter.

- Portfolio > Add Holding.
- Issuer: SBRY - J Sainsbury plc.
- Holding Type: Certificated private individual or share plan participant.
- Enter your details: **IVC** (11 digits), **home postcode** and **last name**.

### Step 3

- From your dashboard, go to 'Offers' and 'View Offer' and follow the on-screen instructions.
- Submit your application by **5pm on 1 June 2026**.

Once you've applied, you'll receive an email confirmation to the email address you've registered with and can manage everything on the portal or app.

**If you change your mind during the invitation window and want to change your savings amount, you can edit your instruction from the Offers page. However, once the invitation window has closed at 5pm on 1 June 2026, you won't be able to change this.**



If you need further help, **click here** to watch a step-by-step on how to register.





# Key dates



11am on 14 May 2026

Invitation opens

5pm on 1 June 2026

Invitation closes

24 July 2026

First pay deduction

30 March 2029  
(if no missed payments)

Last pay deduction

1 August 2029

Plan maturity\*

*\*If you have missed any contributions, your maturity date and expiry date will be one month later for each payment missed.*





# Frequently Asked Questions

## Who can join?

You're eligible to join if you're currently employed, are not working your notice and started your employment on or before 14 February 2026 and you're a **UK taxpayer**.

## How much can I save?

You can save between **£5 and £250 each pay period** across all your Sharesave plans combined.

For example, if you currently pay £100 into one Plan and £100 into another, you can apply but not pay more than £50 into a third Plan.

## Can I change the amount I save?

You can change your savings amount on the Share Plans Portal or via the MUFG Investor Centre App during the application window by going to your open offers and editing your instruction.

Once the application window has closed at **5.00pm on 1 June 2026**, you won't be able to change your chosen amount. However, you can pause your savings or close your account at any time, and you'll always get back the money you saved. If you withdraw your savings before the end of the three years, you'll lose the opportunity to buy shares at the discounted share price.

## What happens if I need to pause or stop my savings?

You've got flexibility if things change.

- You can pause your savings for up to 12 pay periods during your plan

- Your maturity date will move back by one month for each payment you miss
- If you miss more than 12 payments in total, your plan will end automatically

If your plan ends, you'll receive all the savings you've paid in, plus any interest earned (if applicable), but you'll no longer be able to buy the discounted shares.

You can stop payments for up to a total of 12 months within the savings period. You should note that your maturity date (the end date of your Sharesave contract) will be delayed by one month for each payment that you miss. If you miss more than 12 payments, your Sharesave contract will end and you'll lose the right to buy shares. You can then ask for your savings back plus any interest earned (if applicable). Your Sharesave starts upon your first contribution in **July 2026**. If you don't make the first contribution, your Sharesave account may be closed.

## Are my savings safe?

Your savings, which are held with Lloyds Bank plc\*, are your own and are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. In respect of deposits, an eligible depositor is entitled to claim up to £120,000.

For further information about the scheme, refer to the FSCS website, [www.fscs.org.uk](http://www.fscs.org.uk), or call the FSCS on telephone number **0800 678 1100**.

\*Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. Authorisation can be checked

on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk). Eligible deposits with Lloyds Bank plc are protected by the Financial Services Compensation Scheme (FSCS). Lloyds Bank plc is covered by the Financial Ombudsman Service (FOS).

## What happens if I go on family leave (e.g. maternity/parental leave) or long-term sick leave?

Provided that you receive sufficient pay to cover your chosen contribution amount, your payments will continue to be taken as normal. If you're worried that your pay will not cover your contributions, you are able to:

- Make payments directly to MUFG Corporate Markets. If you require a standing order form to do this please contact MUFG Corporate Markets before you go on leave as payments can't be backdated or;
- Miss up to 12 payments (see Can I miss payments?) or;
- Close your plan and take back your savings

## Is the bonus really tax free?

Yes - the bonus paid through Sharesave is **tax free**.

The bonus is worked out by multiplying your chosen savings amount by the bonus rate of 0.4, which will either be added to your savings to buy shares, or can be taken as cash if you withdraw your savings. Full bonus details are available on the **Share Plans Hub**.





## What happens if I need to close my account early?

Don't worry, you'll always get back the money you put in. If you need to close your account at any time and for any reason, you can do so online via the [Share Plans Portal](#) or MUFG Investor Centre App.

If you close your account before the end of the three years, you'll lose the opportunity to buy shares at the discounted share price. If you close your account during the first year, all your savings will be repaid without interest; after the first year, and when MUFG Corporate Markets has successfully received 12 payments, you will receive interest on your savings. The level of interest to be paid on early withdrawals (the early leaver rate) is fixed by HMRC at the start of the savings contract. The early leaver rate for Sharesave 2026 is 0.5%. This will be tax-free.

## What if my contact details change?

If you need to change your name, home address or email address, please update via My HR.

## What happens at the end of the three-year savings period?

Shortly before the end of the three years, we'll provide information to explain the choices available to you and the action you need to take. You'll then be able to buy shares at the discounted share price with your savings and bonus to keep (and become a Sainsbury's shareholder) or sell the shares to receive the cash and any profit or have your savings and bonus returned to you. If you don't make a decision within six months, all of your savings and bonus will be returned to you.

## How will I decide to buy shares or not?

From the end of the savings period, you will have six months to decide whether or not to buy shares. You may wish to consider the market value of the shares compared with the fixed discounted share price. Remember, share prices can go down as well as up, but if the market share price remains higher than your discounted price, you may have the opportunity to make a gain from the sale of any shares you buy.

## What does being a shareholder involve?

If you buy and keep shares in Sainsbury's, you'll have the right to vote at any General Meetings held by Sainsbury's and you'll receive any dividends we pay.

## What tax will I pay?

Under normal circumstances, you won't have to pay income tax when you buy shares at the discounted share price. If you sell your shares and your profit means your total capital gains exceed the annual allowance, you may need to pay Capital Gains Tax (CGT). You should consult a qualified independent financial advisor if you would like advice on capital gains tax, or tax more generally.

## What happens if I leave the Company?

If you leave due to redundancy, retirement, TUPE transfer or through a capability dismissal following a period of long-term absence, you can:

- Add up to six further payments to your savings (depending on how many four-weekly deductions have been taken from your pay and how many months into the savings contract you are at the point of leaving), then use your savings and bonus or interest due to buy shares at the discounted price; or

- Take your savings and any interest due at any time.

You'll have six months from your leaving date to decide what to do, and MUFG Corporate Markets will write to you to explain your choices.

If you leave for any other reason, you can either get your savings back with any interest due (provided you have made 12 payments) or continue saving until the end of the savings term to receive your bonus. However, you'll lose the right to purchase shares at the discounted share price.

## Does this booklet tell me everything I need to know about Sharesave?

This booklet is only a general guide to how Sharesave works. There are also Plan Rules and legislation that you can read to find out more details. In the event of any conflict, these rules and legislation would take precedence.

[Click here](#) to view additional FAQs for Sharesave.





# Get in touch

If you need any help, here's where to find it.



## Share Plans Hub

Visit [www.sainsburysshareplans.co.uk](http://www.sainsburysshareplans.co.uk) for guides, calculators and updates.



## Viva Engage

Join the **Sharesave community** to keep up with the latest news.



## MUFG Corporate Markets

Our Sharesave provider can support you:

**Webchat:** Available 9.00am to 5.00pm, Monday to Friday (excluding public holidays in England and Wales). To access the webchat, [click here](#).

**Email:** [sainsburys.shareplan@cm.mpms.mufg.com](mailto:sainsburys.shareplan@cm.mpms.mufg.com)

**Phone:** 0371 664 0555\*

For deaf and speech impaired colleagues, we welcome calls via Relay UK. Find out more at [www.relayuk.bt.com](http://www.relayuk.bt.com).

\* Lines are open 9.00am to 5.30pm (UK time), Monday to Friday (excluding public holidays in England and Wales). Calls are charged at the standard geographic rate and will vary by provider. Calls outside the United Kingdom are charged at the applicable international rate.

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The purpose of this booklet is to give you general guidance on how Sharesave works to help you to decide whether to participate. The full Plan rules are available upon request. Where there is a conflict between this booklet, the Plan rules and legislation, the rules and legislation will prevail. Changes in legislation may affect the guidance given in this booklet

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