

Camplify Holdings Ltd

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ASX Announcement

21 October 2025

Camplify CEO presents at 14th Annual Australian Microcaps Conference

Camplify Holdings Limited (ASX: CHL) Chief Executive Officer and Founder, Justin Hales will present at the 14th Annual Australian Microcaps Conference in Melbourne today and a copy his presentation is attached.

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About CHL

Camplify Holdings Limited (ASX:CHL) is in the business of elevating outdoor experiences through innovative and scalable tech solutions. Composed of Camplify, MyWay, PaulCamper and Rent a Tent, the CHL Group operates one of the world's leading peer-to-peer digital marketplace platforms. connecting recreational vehicle (RV) Owners to Hirers. With operations in Australia, New Zealand, Spain, the UK, Germany, Austria and Netherlands, Camplify and PaulCamper deliver a seamless and transparent experience for consumers looking to travel and connect with local RV owners.

This announcement was approved by the Company Secretary of Camplify Holdings Limited.



PaulCamper

myway

rent a tent



14th Annual Australian Microcap Conference

Official Presentation
Justin Hales, CEO



Acknowledgment of Country

Camplify Holdings Limited pay our respects to the traditional owners, their elders past and present and value their care and custodianship of these lands. Camplify Holdings Limited is a proud Newcastle originated company built on the lands of the Awabakal & Worimi people.



Introduction to CHL



About us

We are a platform for connecting hirers and RV owners together. We provide everything both parties need.
We are the glue that connects the transaction.

Our vision

Creating the world's best platform connecting hirers and RV owning members. Being the provider of all the products, services and support needed to have an outstanding experience.

Our mission

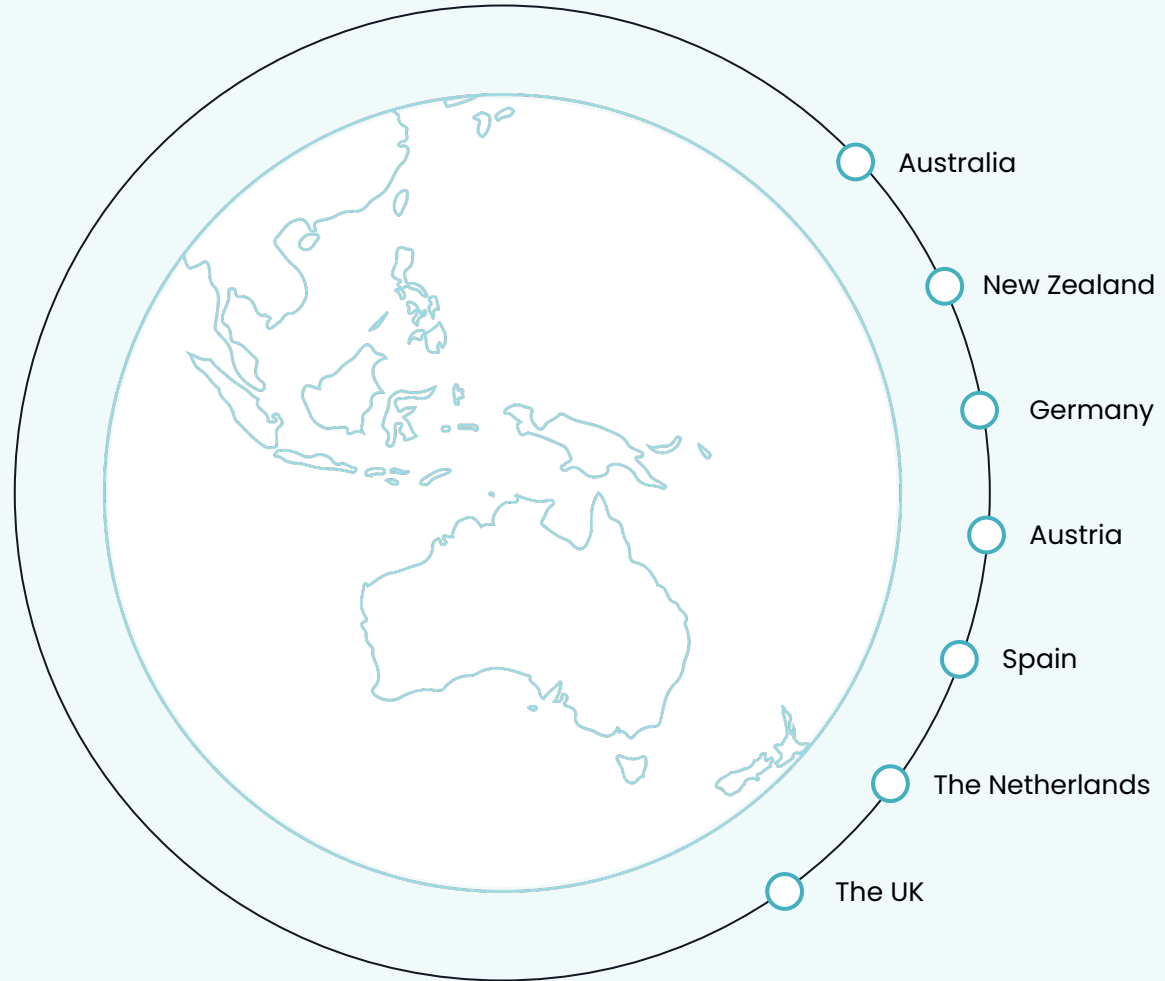
Build member products and technology that drive our growth, through customer enable of seamless travel while we provide our customers elite customer service



myway



rent tent



CHL is the parent company of Camplify and PaulCamper and is one of the leading P2P digital marketplaces in Australia and Germany, respectively, **connecting Owners** of RVs such as caravans, campervans and motorhomes **to Hirers**.

- Provide RV for rent
- Set their own pricing
- Set their rental type



- Utilise Camplify/PaulCamper services
- Purchase insurance
- Purchase additional goods and services



- Pay for their rental
- Pay for their rental protection
- Purchase additional goods and services



- Receive customer support
- Receive 24x7 roadside assistance
- Receive rental protection

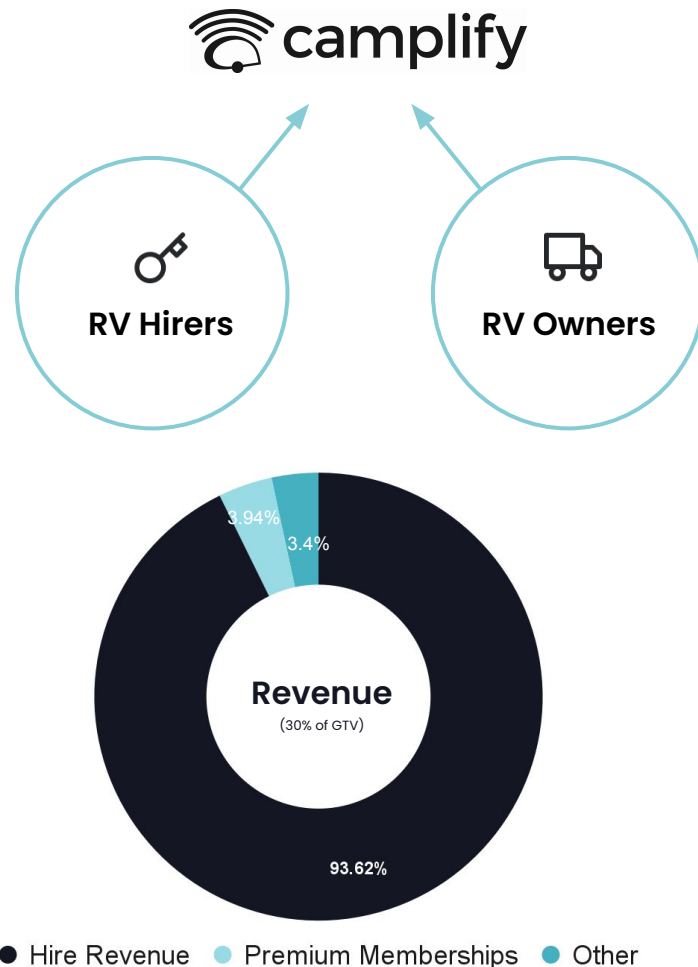
Camplify – Owners & Hirers

RV hirers

- Commission
- In AU/NZ Mandatory Accident Excess Reduction (AER)
- Optional AER upgrade
- Travel insurance

RV owners

- Depending on the type of member:
 - Commission
 - Insurance
 - Premium Membership (PM)



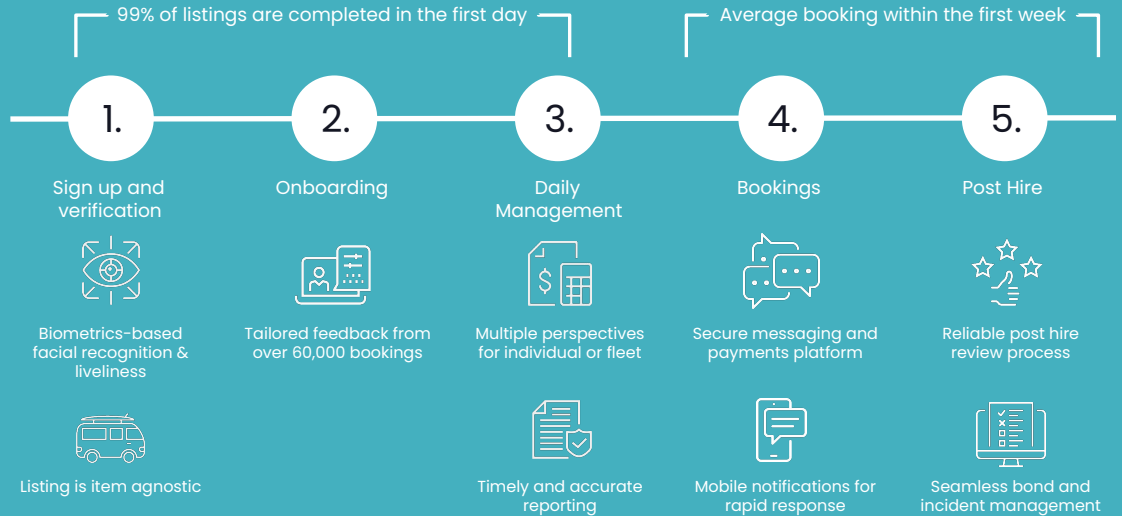


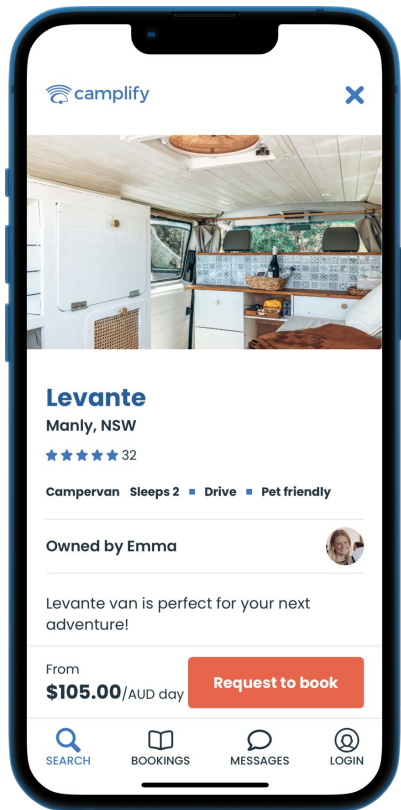
Powered by Proprietary Tech

Camplify Technology Platform Pillars

- Camplify has invested significantly in its technology platform and built it to scale to other geographical markets.
- Empowering Owners with marketing opportunities and integration with custom sites.
- Provide a trustworthy, secure environment for both owners and hirers to generate experiences.
- Built on a Service Driven, API based platform with proven reliability and scalability.
- Purpose built Invoicing and Reporting platform.
- Continued innovation and improvement at the core.

The Owner Preparedness Journey is identified as one of the key processes for Camplify, recruiting and empowering owners on the platform as quickly as possible.





Marketplace performance

- One global platform
- Standardised processes, providing consistent global experience
- Streamlines operations with centralised data and insights
- Reduces overhead from maintaining multiple systems
- Scalable and flexible for growth and new markets
- Allows focus on building customer features and experiences

AI-powered capabilities

- Analyze consolidated data to identify patterns and opportunities
- Forecast future outcomes and demand fluctuations accurately
- Proactively adjust strategies and allocate resources
- Provide personalised product/content recommendations
- Enhance customer experience and marketplace performance



Why RV owners and hirers choose our brands

Camplify and PaulCamper provide significant value to our owners and hirers



RV Owners

Monetise underutilised assets

Top owners earn over \$40,000 per annum for their RV with the average earning over \$12,000

SMEs can offer a fleet

SMEs to make their fleet available and potentially multiply their returns

High visibility & demand

RVs are marketed globally

Transactions completed on platform

Providing comfort and security



Hirers

Rent assets short term, on-demand

See immediate availability of all RVs with many for under \$100 per day

Transparency

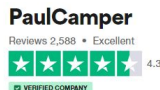
Hirers can compare between RVs

Widest availability

Over **14,000** RVs available for rent

Try before they buy

Hirers can try a range of vehicles before buying one for themselves





Our Board



Andrew McEvoy
Chairperson &
Non-Executive Director



Justin Hales
Chief Executive Officer
and Executive Director



Karl Trouchet
Non-Executive Director



Stephanie Hinds
Non-Executive Director



John Myler
Non-Executive Director



Our Executive Team



Justin Hales
Chief Executive Officer



Brett Edwards
Chief Financial Officer



Andrea MacDougall
Chief Operations Officer



Jeremy Gupta
Chief Technology Officer



Sato Howard
Chief Marketing Officer

Grow Core Revenue

- Grow core customers including fleet and hiring members
- A global target of 28% take rate
- Build recurring revenue through Myway

Focus on Members

- Camper+ is a core strategy in development of markets
- Establish more complementary products for members
- Build additional membership levels

Focus on Operational Scale

- Build efficiency through automation and technology
- Use AI tools to enable customer growth
- Build brands enabling efficient CAC

Focus on Ebit Performance

- Build BAU EBITDA levels towards 20%
- Reduce operational costs as percentage of revenue as growth continues





Business

- ✓ Completed the rollout of the ANZ Myway Mutual. Built with a global view enabling future growth into other key markets
- ✓ Completed the migration of customers on membership protection from previous insurer to Myway Mutual
- ✓ Improved marketing efficiencies across all core markets enabling sustainable growth model at reduced expense
- ✓ Reduced employee costs down based on automation and implementation of AI systems
- ✓ Restructured Executive leadership team with an objective of improving team performance
- ✓ Launched new membership offering in ANZ under Club Campify enabling future non marketplace members
- ✓ Improved finance processes, reporting, and controls



Systems

- ✓ Improved automated systems including a focus on ticket resolutions via AI. Allowing for reduced call center manual ticket management
- ✓ Implemented global CMS enabling content delivery and management at speed empowering marketing
- ✓ Completed implementation of global finance systems improving visibility and reporting
- ✓ Completed implementation of global CRM systems enabling global teams approach to customer management
- ✓ Implementation of improved search algorithm improving the search results for hirers and improving conversion rates. Enabling reduction marketing spend
- ✓ Improved payment gateway methods with adoption of Paypal, Apple & Google pay
- ✓ Implementation of discount codes and coupons allowing for campaign driven promotions
- ✓ Migration of insurance claims management systems and integration with platform
- ✓ Implementation of affiliate marketing integrations



Key Metrics

Marketplace highlights

- Fully audited results. Period FY25. GTV growth of -15% pcp to over \$139m
- Revenue growth of -12% to \$42.1m
- Fleet growth of 5%
- Decreasing average booking value by 4%

\$139.5m

Total transaction value

-14.5% (pcp FY24)

\$42.0m

Total revenue

-12.0% (pcp FY24)

34,398

CHL Group Fleet

+5% (pcp FY24)

\$1,600

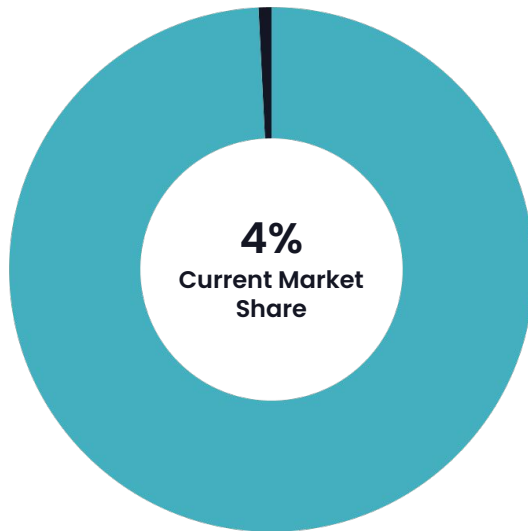
Average Booking

-4% (pcp FY24)

Membership Focus

- CHL continues on a path to a global membership model
- In Australia we estimate fleet is only 4% of the total market (900,000 units)
- In FY25 15% of total fleet on the platform has a paid Camper+ (Premium Member) membership
- Total paid memberships of 5,360 up from FY24 of 4,908
- Membership income increase to \$5.5m in FY25

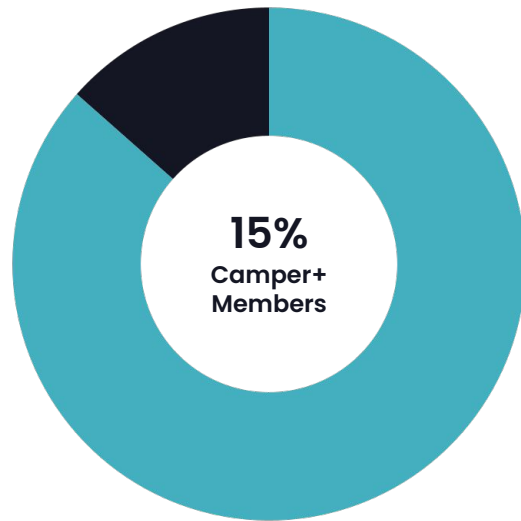
34,398 Fleet



 % of total registered RVs in market

 % of RVs registered on CHL

5,360 Camper+ Members



 % of Camper+ Members FY25

Future bookings

- Future bookings are bookings that have been booked and paid for via the Camplify platform.
- These take place in the future generally within the next 12 months. GTV and revenue is only reported once the booking starts.
- These numbers provide an indication of pipeline activity.
- Future Bookings as at 26 August 2025 was \$22.9m, up 8% vs 26 August 2024.
- Due to differences in revenue recognition, no PaulCamper bookings are included in this figure.

FY25

\$22.9m

Total future bookings GTV
beyond June 2025 exc TAP

FY24 (PCP)

\$21.2m

Total future bookings GTV
exc TAP

Future bookings are subject to standard Camplify terms and conditions.
Revenue and GTV are not recognised until the booking period starts.
External factors may impact on the ability to recognise these bookings into the future.

TAP NSW Program Summary

\$46.8m GTV

1/4/22 - 30/06/25

626 vehicles
deployed to at
home program

- Northern rivers program across across 15 LGAs contributed a total of \$46.8m across the total program deployment from 1/4/22 - 30/06/25
- 626 vehicles were deployed in total during this time
- The program assisted over 500 households in recovery back into their reconstructed homes
- The Northern rivers program completed June 25
- Total GTV in FY25 was \$4.77m
- NSW has now expanded the program to service the Mid North Coast and Hunter Regions across 26 LGAs as a result of recent weather events. Deployment in early stages of rollout



FY26 Focus and Development

Outlook & priorities

The CHL focus for FY26 is centered around long term profitable sustained growth.

In the last 12 months CHL has focused on business improvement and effectiveness. Leveraging our investment in automation, enhanced platform tools, and customer network effect, CHL will in FY26 enable;

- Profitability
- Cash flow positive
- Sustainable growth in core markets
- Continuous improvement in operational efficiency
- Continue to build core fleet
- Maintain and control core cost areas of Employee Benefits, Marketing Expenses, and Insurance (protection)
- EBITDA positive results for FY26

CHL will also leverage the investment made into the establishment of our global captive backed mutual to enable;

- The acquisition of both marketplace and non marketplace members
- The further expansion of the mutual into Northern hemisphere markets
- Establish more complementary products for members

This focus will position CHL into a strong future growth position with establish profit models





Club Camplify is Australia & New Zealand's leading RV Owners Club. Its an enticing all in one solution for all RV owners.

Damage Protection

- Comprehensive personal and rental protection from collision, weather, fire or theft
- Third party property damage protection
- Public and Legal liability protection
- 24/7 roadside assistance for rental use
- Up to \$2,000 contents protection

Additional Inclusions

- Discounts on fuel, campgrounds, RV sales, retail & much more (500+ offers)
- Access to some of Australia's largest RV communities (CMCA)
Tax benefits – Renting out your RV can unlock tax deductions for expenses and depreciation.



Camplify is Australia & New Zealand's largest RV rental marketplace. It connects RV owners with holidaymakers looking to hire caravans, campervans, and motorhomes.

Earn from Your RV

- Rent out your van when you're not using it
- Flexible options – you're in control of availability, pricing & rules
- Average owner earnings of \$10,000–\$25,000+ per year

End-to-End Support

- Listing setup, marketing & booking management tools
- Damage protection included with every booking
- Secure payments & ID-verified hirers
- 24/7 customer service for owners and hirers
- Join thousands of local RV owners already earning with Camplify

Change in approach

Current ANZ

FY24 Risk \$4.1m (uncapped)

14% GP Margin

No retail

Partial member revenue recognition

Current billings \$8.29m (FY24)

Insurance only to marketplace customers

Cashflow funded



1st May
Go Live

New model ANZ

Total Risk \$6.8m (capped)

28% GP Margin

Retail member offering (personal)

Full membership revenue recognition

Future billings \$10.09m (FY26 based on current members levels)

Insurance to members including non marketplace

Premium funded

- Better governance and controls on risk exposure, reporting, and operational performance
- Delivers improved margin from existing operations
- Builds on the groups existing pricing and claims repair processes capabilities
- Supports a wider range of membership types, including personal use members
- Allows for development of new insurance risk products/benefits for members
- Allows distribution to new members
- Allows for more flexible, risk-based pricing for members
- A scalable model for other regions
- Centralises all risk / insurance assets under the MyWay entity structure
- Uses 'Excess of Loss' reinsurance to cap the maximum exposure CHL holds



Summary & appendix

Key takeaways

01

Improved underlying business structure

FY25 improved the underlying business structure and operational effectiveness allowing for a focus on profitability in FY26

02

Technology enabled and optimised

CHL has invested significantly in technology systems to power its growth, and enable our team to provide the best in market products and services as we continue to expand.

03

Improved marketing approach

CHL has been able to demonstrate an improvement in marketing effectiveness through improved channel mix enabling more efficient future growth

04

Member led product focus

Our Myway membership products enables CHL to build and expand with global protection products in existing and potential future markets.

Key risks

Platform risks	As the Company operates a two-sided platform, the Company's future growth and profitability is dependent on that platform being vibrant and active. The Company's business relies on both Hirers utilising the platform and on Owners listing RV's on the platform. The growth of the Company is also reliant on attracting and retaining customers to use its platform and converting those customers into new and repeat customers. Various factors can impact this conversion rate which in turn could impact the Company's ability to meet stated objectives and could adversely impact the operations and financial performance of the Company.
Performance of technology	The Company is heavily reliant on information technology to make the Company's platform available to users. There is a risk that the Company, its web host or the platform's third-party integrations may fail to adequately maintain their information technology systems, which may cause disruptions to the Company's business. There is also a risk that systems failures or delays, corruption of databases or other electronic information, power failures, issues with upgrades, technical malfunctions and other disruptions to information technology systems used by the Company, its web host or the platform's third-party integrations or its users may cause disruptions to the platform or adversely affect user experience on the platform.
Innovation	The Company's success in the future may depend on its ability to continue to identify and deploy the most appropriate new technologies and features. The ability to improve the Company's existing products and services and develop new products and services is subject to risks inherent in the development process. There is a risk that the Company may fail to update its platform to adopt new technologies, or that other businesses may develop or adopt new technologies which give them a competitive advantage over the Company's platform. This may render the Company's business less competitive.
Growth strategies	As the Company plans to continue expanding its cross-border operations into existing and new markets, there is a risk that the Company may face challenges (including legal or regulatory) in which it has limited or no experience in dealing with. The success of the Company's expansion may be affected by a number of factors, including, without limitation, existing incumbent competitors, the timing for and rate of uptake of the Company's platform, differing consumer demands and sentiments, differing regulatory requirements, the ability to enforce intellectual property rights, exchange rate fluctuations and differing tax treatments in different jurisdictions. The Company may have to expend significant resources, such as costs and time, to establish operations, and market itself and develop its presence in those jurisdictions.
Fraud and fictitious transactions	The Company may be exposed to and encounter risks with regard to fraudulent activity by platform users. This may involve Hirer's not receiving goods they have purchased or bookings they have reserved, Owner's not receiving full payment for hires and the Company not receiving full payments it is contracted to receive. Negative publicity and user sentiment generated as a result of actual or alleged fraudulent or deceptive conduct on the Company's platform could severely diminish consumer confidence in and use of the Company's platform.
Cybersecurity and data protection	The Company collects a wide range of personal, financial and service usage data and other confidential information from users in the ordinary course of its business, such as contact details and addresses, and stores that data electronically. The platform also includes third-party integrations who may collect information on the Company's users, such as payment details. As an online business, the Company is subject to cyber attacks. The Company and, as far as the Company is aware, those third-party integrations have systems in place to maintain the confidentiality and security of that data and detect and prevent unauthorised access to, or disclosure of, that data. There can be no guarantee that the systems will completely protect against data breaches and other data security incidents.
Intellectual property	The Company places significant weight on the value of their intellectual property and Company know-how to maintain its competitive position in the market. There is a risk that the Company may inadvertently fail to adequately protect its intellectual property or be unable to adequately protect its intellectual property in new jurisdictions which it expands into from time to time. It is also possible that this information be compromised by an employee or a third-party without authorisation.

Key risks (cont'd)

Competition	The Company recognises the potential risk that existing competitors or new entrants to the market may increase the competitive landscape and have an adverse impact on the financial performance of the Company which in turn, would erode the Company's revenue and market share. Existing competitors and new entrants in the market may both domestically and overseas may engage in strategic partnerships or acquisitions, develop superior technology, increase marketing activity and/or offer competitive pricing. There is a risk that the Company may be unable to respond to such competition and this may reduce demand for the Company's service and use of its platform which in turn, may have a material adverse effect on its revenue, profit margins, operations, financial position and growth prospects.
Suppliers	The Company's business utilises third party suppliers, including companies which offer insurance and roadside assistance services. There is a risk that suppliers may become unable or unwilling to do business with the Company, or to renew contracts with the Company once they expire. There is no guarantee that the Company will maintain existing contracts or be able to renew contracts with suppliers on current terms, or at all. If the Company is unable to source alternative suppliers within a reasonable period of time and on reasonable terms, this may cause disruptions to the Company's platform while suitable replacements are sourced or cause the Company to incur substantial costs.
Key personnel	The Company is dependent on its existing personnel as well as its ability to attract and retain skilled employees. The Company must recruit and retain expert engineers and other staff with the skills and qualifications to operate, maintain and develop the platform. A loss of key employees or under-resourcing, and inability to recruit suitable replacements or additional staff within a reasonable time period, may cause disruptions to the platform and growth initiatives, and may adversely affect the Company's operations and financial performance.
Restriction or suspension from digital marketing channels	The Company relies on digital marketing channels such as Google and Facebook to market the platform to the social media of their client demographic. This reliance creates a risk that a ban, restriction or suspension may have an adverse effect on the business reputation, financial performance and operations of the Company.
Search engine risk	Due to the fact that most consumers access the platform through a search engine, the Company may become vulnerable to variations in search engine recommendations. This becomes particularly relevant if the Company becomes excluded from or ranked lower in search engine results due to changes to a search engine's algorithms or other ranking criteria that are outside of the Company's control. If the Company's Search Engine Optimisation (SEO) activities are no longer effective for any reason, the traffic coming to the platform could significantly decrease.
Reputational risk	There is a risk that the Company's reputation may be adversely impacted by substandard service of Owners, negative user experiences in the platform, user complaints or other adverse events which involve the Company or its platform. Any negative impact on the Company's reputation may adversely influence user sentiment towards the Company and willingness to use its platform. This may have a material adverse impact on the Company's future prospects.
Insurance	The Company maintains customary insurances against typical business risks, such as public liability insurance and cyber insurance. There is a risk that the Company's insurance may not be adequate in coverage, valid in overseas jurisdictions, may not insure all risks or may not be able to be claimed against in respect of losses. This could have a material adverse impact on the Company's financial position and reputation. There is also a risk that claims brought under the Company's insurance policies could increase the premiums payable by the Company going forward, which may have a material adverse impact on the Company's financial position.
Covid-19	Camplify is constantly monitoring the actual and potential impact of COVID-19 on its business, the broader economy and the jurisdiction in which it operates. COVID-19-related lockdowns have had an immaterial impact on the Camplify business in the current year. Camplify implemented numerous steps to support staff and contractors following the onset of COVID-19, including supporting all staff and contractors to work from home, restricting all travel, and ensuring office spaces were safe and COVID compliant when a return became possible.

Key risks (cont'd)

Compliance with laws and regulations generally	The Company operates in a sector where the laws and regulations around its operations are evolving. There is a risk that new laws or regulations may be enacted, or existing laws and regulations may be amended in such a way that impose obligations on the Company. If any laws or regulations are adopted which are more stringent than the laws and regulations currently applying to the Company's platform, the Company may need to invest significant time and costs into complying with those laws and updating its platform.
Compliance in overseas jurisdictions	The Company has operations in the United Kingdom, New Zealand, Spain, Germany, Netherlands and Austria. There is a risk that a breach of applicable regulatory rules may be discovered which could result in penalties being incurred for any breach of such requirements and additional requirements may also be imposed by such regulatory rules as to the manner of the conduct of business in these jurisdictions which may result in material additional costs to the Company or may make the conduct of certain of these overseas operations not commercially viable.
Seasonality	The use of the platform by Owners and Hirers in all jurisdictions in which the Company and its overseas subsidiaries operate is subject to seasonality. It is typical for there to be an increase in bookings on the platform over the Summer and Easter holidays in Australia and New Zealand as well as the corresponding holidays in the United Kingdom and Europe. Where an event (such as a severe weather event or pandemic) impacts holiday makers in peak periods, the Company's revenue will be impacted.

Thank you

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