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ASX Announcement

26 August 2026

Camplify Holdings FY26 Full Year Results and Presentation

Summary;

- **Camplify Holdings Limited ("CHL" or "the Company") releases its Appendix 4E and Annual Financial Report for the year ended 30 June 2026.**
- **Return to EBITDA Profitability: Full-year Group EBITDA of $0.3 million, a $10.6 million turnaround from the $10.4 million EBITDA loss reported in FY25.**
- **Second Half Delivered Profit: H2 FY26 net profit after tax of $2.1 million and H2 EBITDA of $3.5 million — a $6.3 million EBITDA improvement on the prior corresponding half — confirming the reset business model at scale.**
- **Significant Bottom-Line Improvement: Statutory net loss after tax reduced by 96% to $0.8 million, compared to a restated loss of $16.5 million in FY25.**
- **Structurally Lower Cost Base: Employee benefits expense reduced by $3.7 million to $12.4 million, marketing expense reduced by $3.2 million to $4.2 million, with total operating expenses down $10.3 million year on year to $24.6 million.**
- **MyWay Mutual First Year Complete: The member-owned protection model**

completed its first year of operation, paying $2.7 million across 2,447 member claims with a 99% approval rate and a 68% loss ratio — inside target range for a fully funded first year.

- **Strong Balance Sheet: Cash of $10.0 million at 30 June 2026 (FY25 $8.4 million) with no debt, with net operating cash outflows reduced to $1.2 million (FY25: $4.5 million outflow).**
- **Forward bookings: Recovering strongly following the June quarter demand shock — $19.0 million as at 24 August 2026, up $2.25 million (13%) since 30 June 2026.**

Attached is a copy of the CHL full year results presentation for the year ending 30 June 2026.

Financial and Operational Results

CHL reported full-year Group EBITDA of $0.3 million, compared with an EBITDA loss of $10.4 million in FY25 — a $10.6 million turnaround. The statutory net loss after tax of $0.8 million represents a 95% improvement on the restated prior-year loss of $16.5 million, with the Group returning to profitability in the second half of the financial year. No dividends were declared during the period.

The year was one of two distinct halves. First-half EBITDA was a loss of $3.2 million as the Company completed its cost reduction program and structural reset. Second-half EBITDA was a profit of $3.5 million on revenue of $20.1 million — up 5.6% on the first half — with the EBITDA margin lifting from -13% in H2 FY25 to 17% in H2 FY26. Second-half cost of sales of $5.9 million was 30% lower than the prior corresponding period, reflecting the full effect of the MyWay Mutual carrying protection margin in-house. Included in expenditure in FY26 were $330k in one-off restructuring costs.

Total revenue for FY26 was $39.2 million, a decrease of 6.8% from $42.0 million in

FY25 — a deliberate outcome of the Company's strategy to prioritise higher-margin, recurring revenue over low-margin transactional volume. Gross profit margin improved to 63% (FY25: 58%), and premium membership fees grew 38% to $7.6 million.

Key operational highlights in FY26 included:

The MyWay Mutual completed its first full year of operation across ANZ, paying $2.7 million across 2,447 member claims (99% approval rate) with a 68% loss ratio, while delivering owners expanded Public Liability protection and direct claims control. The Mutual funded its own claims, cleared a surplus, and retained protection economics inside the Group. FY27 will be its first full year at scale, with new member benefits including a $500 excess option, agreed value cover, business interruption benefit and personal roadside protection.

The strategic partnership with JB Group was executed in October 2025, accompanied by a $3.2 million placement and Board appointment. All new vans across the JB Group manufacturing brands — JB, New Age, Network RV, Traveller and Victory — will now include a complimentary Club Camplify membership bundle, connecting new vehicle supply directly into the Camplify membership ecosystem, with the managed-services pilot moving to a network rollout in FY27.

The launch of Camplify Xchange, Australia's RV sales marketplace, connecting the buy and sell stages of RV ownership to the Camplify rental network, with 493 listings live and 12 dealer partners at year end.

Owner network strength: 11,023 active RVs listed, $88.7 million paid to owners in the trailing 12 months, a 4.9/5.0 average owner rating and 46-month median owner tenure.

Navigating the June Quarter Demand Shock:

The June-quarter escalation of conflict in the Middle East drove global oil price volatility and acute consumer concern around fuel security, with forward bookings initially falling 29%. The Company responded immediately, stepping the business down to a lower operating cost level and maintaining margins as trade improved through the back half of the quarter. Forward bookings recovered in Australia and New Zealand to close the year at $16.75 million — in line with 31 March 2026 levels — and have continued to build, reaching $19.0 million as at 24 August 2026. That the Group's most profitable half coincided with its most challenging quarter is the clearest evidence the reset strategy is working. European markets remain subdued and European expenditure continues to be tightly managed.

Future Bookings and Outlook

CHL closed the period with $16.75 million in future bookings as at 30 June 2026, recovering to $19.0 million as at 24 August 2026 — up $2.25 million (13%) since year end. This provides the Camplify countries booked pipeline for future periods.

Justin Hales, CEO & Founder, stated, "FY26 was the year the turnaround took hold — and the second half proved it. We completed the hard structural work in the first half, and the reset business then delivered a $3.5 million EBITDA profit in the second half — through a quarter that brought a genuine external demand shock. Every major cost line finished the year structurally lower, the MyWay Mutual has transformed our margin profile, and our revenue base is now more recurring, higher margin and materially more resilient. With $10.0 million in cash (compared to $8.4 million in the prior year), no debt, and forward bookings recovering strongly, we enter FY27 with a proven template. The hard structural work is behind us — FY27 is about execution and operating leverage."

Entering FY27, CHL's unwavering priorities include:

Sustained Profitability and Positive Cash Flow: Delivering EBITDA-positive results for the full year, maintaining the reset cost base while returning to cost-effective growth in core markets.

MyWay Mutual at Scale: The Mutual's first full year at scale, with expanded member benefits, improved claims turnaround, and further rollout of the protection model including expansion into Northern hemisphere markets.

JB Group Network Rollout: Moving the managed-services pilot to a network rollout across the JB Caravans dealer network, with every new JB Group van bundled with Club Camplify membership.

Member Services Expansion: Growing the member services offering with a focus on the Australian market, including Camplify Xchange and dealer partnerships.

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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 and PaulCamper, 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.

CHL Group

FY26 Full Year Results

Official Presentation

Justin Hales, CEO
Brett Edwards, CFO

Acknowledgment of Country

Camplify Holdings Limited pays our respects to the Traditional Owners, their Elders past and present, and values 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.

CHL Group

camplify

PaulCamper

myway

CLUB camplify

rent a tent

Our values

About us

We use technology to redefine the face of travel to elevate outdoor travel experiences

Our mission

To become the world's most trusted caravan and campervan sharing community making 'van life' accessible to all

Our vision

A world where outdoor adventures & RV travel are accessible to all

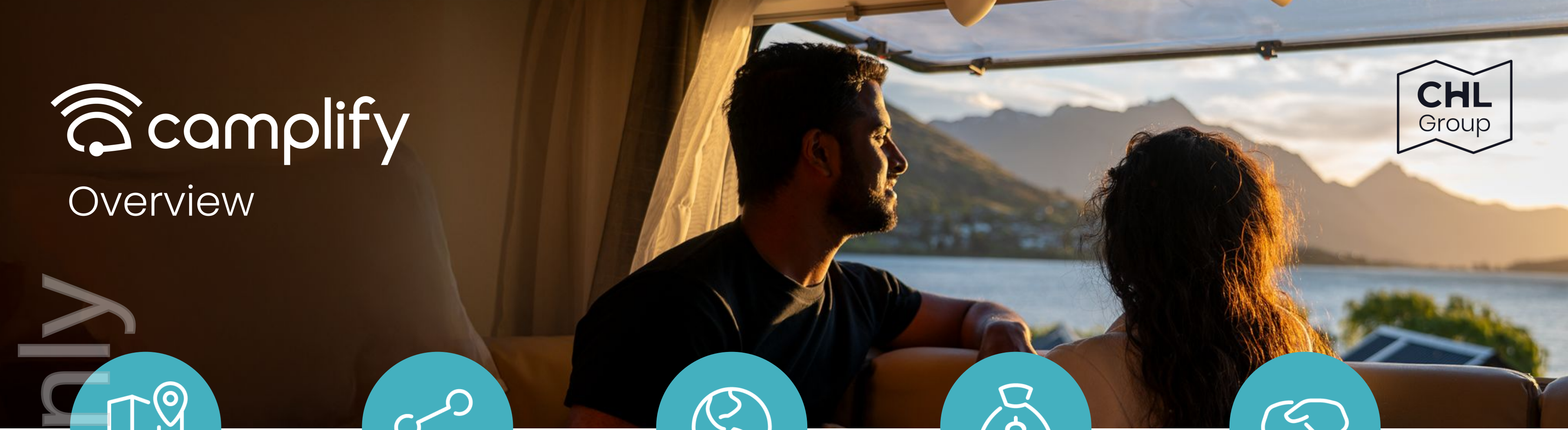
Empowerment

Adventure

Simplicity

Inclusivity

Innovation



camplify

Overview

Camplify was **co-founded in 2015** in Newcastle, Australia

Camplify is now **the largest RV sharing community** in Australia & NZ

Global expansion has seen Camplify become a **global platform**
–
Now operating in Europe The UK, Germany, Spain, Netherlands & Austria

Camplify has **paid over $500 million** in hire income to our van owners

Over 1000 van rental businesses have started with the help of Camplify

Our Last 12 Months Strategy

- A profit focused organisation first and foremost
- Creating enablement for self sustaining growth
- A focus on efficiency, and a stable base of operations
- Improving speed to deliver changes and features
- Building our product stack with a focus on automation and enabling our goal of achieving a 5 star user experience
- Enabling improved damage cover
- Becoming a data hungry business to facilitate improvement
- Navigating global uncertainty
- Building a business that will be here for years to come

What we have achieved

- Turn around from -$10.4m loss to +$0.3m result for EBITDA
- Second half significant uplift in performance a EBITDA result of +$3.5m. An improvement of $6.3m PCP
- We have gone from a product development roadmap of 12 months backlog to a 45 day product delivery cycle
- We have shipped more product changes in the last 12 months then we had shipped in the previous 3 years
- We launched the Myway Mutual
- We have improved our customer satisfaction scores
- We have improved our customer retention rates
- We have improved our hirer conversion rates
- We have reduced our cost base
- We have created a much better business

CEO Summary

The second half of FY26 is where the reset business proved itself. It returned to profit, held its margins through a genuine external demand shock, and enters FY27 with the structural work behind it.

- $3.5m H2 EBITDA — H2 NPAT of $2.3m and EBITDA of $3.5m, a $6.3m improvement on the prior corresponding half.
- $20.1m H2 revenue, higher margin — Up 5.6% on H1, while cost of sales fell 30% as MyWay Mutual brought protection margin in-house.
- MyWay Mutual scaled — The year's defining structural achievement, now the single largest driver of the H2 margin transformation, entering its first full year in FY27.
- Demand shock navigated — June-quarter oil volatility cut forward bookings 29%; margins held and bookings recovered to $16.75m by year end.
- JB Group partnership executed — $3.2m placement and a Board seat secured, with the managed-services pilot moving to network rollout in FY27.
- Full-year turn around — From a restated $16.5m loss; Group EBITDA turned positive to $0.3m, with $10.0m cash and no debt.

CEO Summary - continued

Moving Forward into FY27 – Profitability leading enablement of growth

Entering FY27 with a clear delivered strategy on optimisation of the business for profitability, CHL is well-positioned for upside potential in both bottom line results, and revenue sustainability in core markets. The future focus is clear and unwavering:

- Deliver profitability
- Achieve cost-effective growth in core markets.
- Generate positive cash flow.
- Further rollout and achieve cost reductions in the insurance program globally
- Operate a scalable marketplace with a new operation efficient cost base, with enablement to grow
- Expand the member services offering with a focus on the Australian market

The company remains committed to its plan and positive about its ability to deliver against these objectives.

Justin Hales
CEO & Founder

CHL Group

Key financial information

CFO Summary

Group Revenue: $39.2 million (FY25: $42.0 million)

FY26 EBITDA: $0.257m profit versus $10.360m loss FY25

Net Loss After Tax: $0.811m (FY25: $16.54m)

Despite the testing economic situation globally, it is pleasing to report that FY2026 has seen a strong improvement in the financial performance of CHL.

The Group delivered a second-half net profit after tax of $2.1 million and second-half EBITDA of $3.5 million, against a first-half EBITDA loss of $3.2 million. For the full year, EBITDA was positive at $0.3 million

The EBITDA Margin has seen a 30% improvement - from -13% in FY2025 HY2 to 17% in FY2026 HY2 - highlighting the magnitude of the turnaround in operational efficiency. The focus is now returning to revenue growth while maintaining the improved margins.

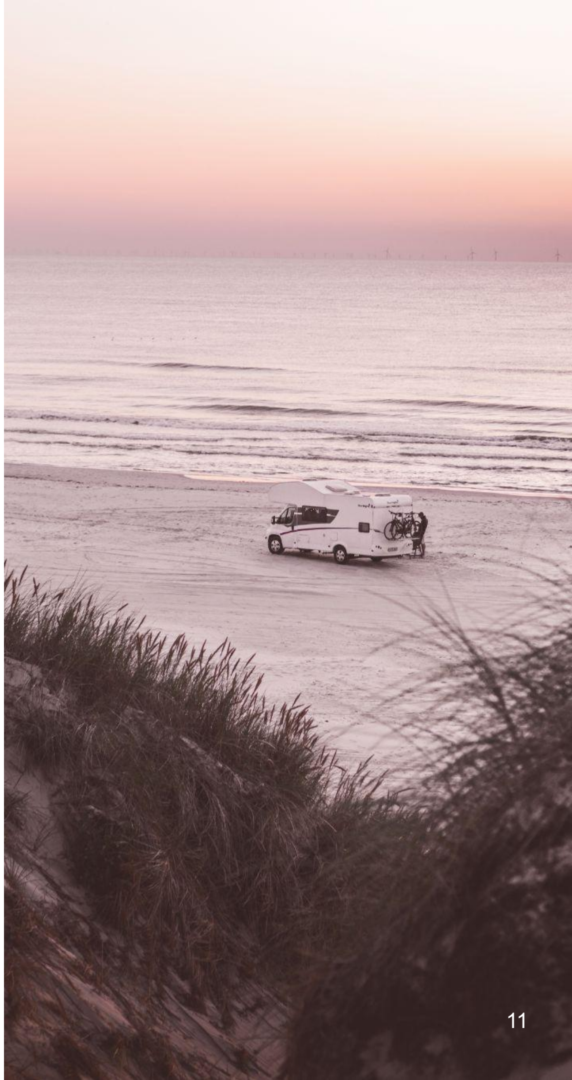
The second half of FY2026 has been split in two by the tensions in the middle east. The first quarter saw excellent growth with a strong tail wind into February and March, particularly in the NZ market.

This was completely halted by the uncertainty in fuel supplies, with revenue dropping 29% within weeks. We have seen Australia recover but our other markets remain patchy in terms of recovery. The failure of one of our competitors in the German market highlights the impact on the RV market in Europe that higher fuel prices are having.

Expenses - particularly marketing and staff costs have been heavily focused on during the year, with tight management ensuring targets have been achieved.

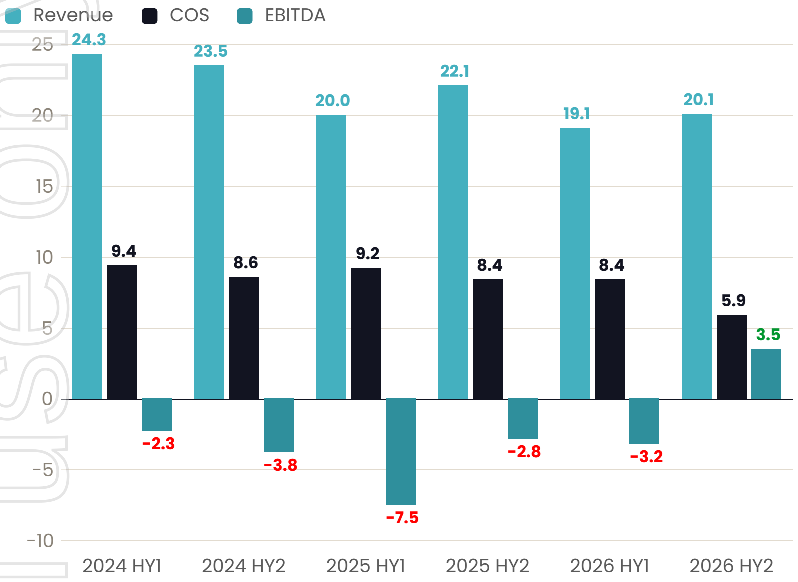
Cash closed at $10.0 million with no debt, as net operating cash outflows reduced to $0.2 million (FY25: $4.5 million), along with the cash from the $3.2 million placement completed in HY1 with the JB Group partnership.

Brett Edwards
CFO

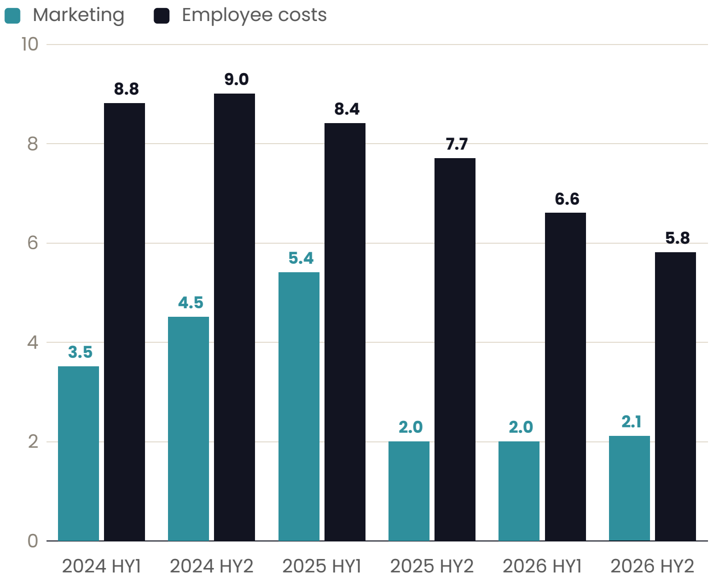


Half-year trends to FY2026

Revenue, COS & EBITDA ($A m)



Marketing & staff costs ($A m)



https://www.youtube.com/watch?v=udH439GvSaA

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Income statement summary

Commentary

The company reported a statutory net loss after tax of $0.8 million, compared to a restated loss of $16.5 million in FY25.

The gross profit margin has improved to 63% across the year, arising mainly from lower claims expenditure.

Operating expenses have decreased significantly, helping to bring the EBITDA margin up from -25% to 1%. Much of that improvement came through the 2nd half of the year, where the EBITDA margin has been 17%.

Key improvements in operating costs include the $3.7 million reduction in staff costs and the $3.2 million reduction in marketing expenditure.

Depreciation and amortisation expense has remained consistent year on year.

$ Millions	FY24	FY25	FY26
Revenue	**47.8**	**42.0**	**39.2**
Cost of sales	**(18.0)**	**(17.7)**	**(14.4)**
Gross profit	29.8	24.3	24.8
Gross profit margin	**62%**	**58%**	**63%**
Employee benefits expense	(17.0)	(16.1)	(12.4)
Marketing expense	(8.0)	(7.4)	(4.2)
Operations expenses	(6.8)	(8.1)	(4.5)
Administration expenses	(2.4)	(3.4)	(3.6)
Finance costs	(0.0)	(0.0)	(0.0)
Operating expenses	**(34.3)**	**(34.9)**	**(24.6)**
Other income	0.1	0.2	0.1
EBITDA	**(4.4)**	**(10.3)**	**0.3**
EBITDA margin	**-13%**	**-25%**	**1%**
Depreciation and amortisation	(2.3)	(1.6)	(1.5)
Normalised EBIT	**(6.7)**	**(11.9)**	**(1.3)**
Net interest income/(expense)	0.2	0.1	0.0
Normalised Profit/(loss)before tax	**(6.5)**	**(11.8)**	**(1.3)**
Income tax benefit/(expense)	0.8	1.4	0.5
Normalised Net profit/(loss) after tax	**(6.3)**	**(10.4)**	**(0.8)**
Extraordinary Items			
Transaction costs - business combinations	(0.2)	-	-
Impairment of Assets	(1.6)	(6.1)	-
Net profit/(loss) after tax	**(8.1)**	**(16.5)**	**(0.8)**

Cash flow statement

Commentary

- Cash of $10.0 million at 30 June 2026 was up from $8.4 million a year earlier, with no debt and no drawn financing facilities — strengthened by the $3.2 million placement completed in November 2025 alongside the JB Group strategic partnership.
- Net operating cash outflows reduced to $1.2 million for FY26 (FY25: $4.5 million outflow) which was driven by the cost reduction program
- The move to Quarterly Cash Flow reporting on the ASX more clearly shows the annual operating cycle of the business - with positive inflows in the lead up to the Australian and New Zealand summer periods, then rapid outflows as hirer pre-payments received across the peak booking period are settled with RV owners as travel completes.

$ Millions	FY24	FY25	FY26
EBITDA (excl acq and one-off costs)	**(4.4)**	**(10.4)**	**0.3**
Change in working capital (excl acq and one-off costs)	5.9	5.8	(1.5)
Non-cash items	0.3	-	-
Cash flow from operating activities	**(10.0)**	**(4.5)**	**(1.2)**
Capital expenditure	(1.6)	(0.6)	-
Transfer to/from interest bearing deposit	(0.0)	-	-
Free cash flow	**(11.6)**	**(5.1)**	**(1.2)**
Proceeds from borrowings	0.0	-	-
Proceeds from issue of shares	0.0	-	3.2
Lease payments for right of use assets	(0.4)	(0.2)	(0.1)
Net cash flow	**(11.6)**	**(5.3)**	**1.9**

CHL Group

Balance sheet

Commentary

- The improvement in net assets to $41.3 million at 30 June 2026 (FY25: $40.6 million restated), was supported by the $3.2 million equity placement completed in November 2025, with total assets of $74.8 million against total liabilities of $33.4 million.
- The net current liability position significantly improved year on year to $6.4 million (FY25: $8.9 million), with current liabilities including $5.9 million of fees received in advance that convert to revenue rather than cash outflow through the normal operating cycle.
- The $21.6 million of trade payables largely represents owner settlements due in future period, which are matched by hirer receivables within the same operating cycle.
- In the European market, where hirer deposits are required to be retained in wallet accounts prior to travel, those monies are accounted for by netting off with the relevant trade payables amounts.
- Insurance payables included within Trade and Other payables predominantly represent amounts payable in Europe for hirer and owner policies due post completion of travel.

$ Millions	FY24	FY25	FY26
Assets			
Current assets			
Cash and cash equivalents	14.8	8.4	10.0
Trade and other receivables	21.5	12.7	11.3
Inventories	0.3	-	-
Other assets	1.3	2.3	1.3
Total current assets	**37.9**	**23.4**	**22.7**
Non-current assets			
Property, plant and equipment	1.3	1.4	1.2
Intangible assets	57.2	50.3	48.4
Other assets	0.9	1.9	2.4
Total non-current assets	**59.4**	**53.8**	**52.1**
Total assets	**97.3**	**77.2**	**74.8**
Liabilities			
Current liabilities			
Trade and other payables	25.8	23.8	21.6
Contract Liabilities	7.1	6.8	5.9
Other liabilities	1.8	1.7	1.6
Total current liabilities	**34.7**	**32.3**	**29.1**
Non-current liabilities			
Financial liabilities	-	-	-
Provisions	0.1	0.2	0.2
Deferred Tax	4.1	4.1	3.9
Lease liabilities	0.0	0.2	0.2
Total non-current liabilities	**4.3**	**4.6**	**4.3**
Total liabilities	**41.3**	**36.8**	**33.4**
Net assets	**58.3**	**40.6**	**41.3**
Equity			
Share capital	85.1	85.1	88.4
Accumulated losses	(27.8)	(44.3)	(44.8)
Reserves	1.0	(0.2)	(2.3)
Total equity	**58.3**	**40.6**	**41.3**

Key Metrics

CHL Group

Geographical Segment performance

- All markets were significantly impacted in the final quarter of FY26 by the US Iran war in the Middle East and the impact on fuel supplies
- Prior to that point, GTV was tracking around 3% behind the prior year, but rapidly fell by 30% in Q4
- Bookings were tracking around 9% behind the prior year, offset by higher average prices, but fell 28% in Q4

FY2026

	Bookings	GTV (A$'m)	Revenue (A$'m)
Australia	41,036	57.5	25.1
New Zealand	8,194	18.7	6.5
United Kingdom	3,425	5.3	2.0
Spain	867	1.0	0.4
Germany	12,356	22.8	5.0
Austria	459	0.7	0.1
Netherlands	506	0.5	0.1
	66,843	106.5	39.2

FY2025 (pcp)

	Bookings	GTV (A$'m)	Revenue (A$'m)
Australia	45,089	59.5	26.4
New Zealand	8,233	17.8	5.6
United Kingdom	5,245	7.8	2.7
Spain	1,686	2.0	0.5
Germany	15724	30.9	6.4
Austria	749	1.2	0.2
Netherlands	953	1.4	0.2
	77,681	120.5	42.0

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.
- Future Bookings as at 24 August 2026 was $19.0m (versus $22.9m in August 2025).
- Following revenue reductions in Q4, future bookings recovering - up $2.25m (13%) since 30 June 2026

FY26

$19.0m

Total future bookings GTV beyond August 2026

FY25 (pcp)

$22.9m

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.
Due to differences in revenue recognition, no PaulCamper bookings are included in this figure. These numbers provide an indication of pipeline activity.

CLUB camplify

Club Camplify & the MyWay mutual

RV protection that's not like traditional insurance — Club Camplify membership, backed by the MyWay discretionary mutual.

CHL Group

We brought owner protection in-house

In FY26 Camplify owners moved from an external insurer to a member-owned discretionary mutual — broader cover, direct control of claims, and surplus retained inside the community rather than paid away as insurer profit.

Stronger cover

Expanded Public Liability protection with higher limits than the previous arrangement.

Direct claims control

In-house handling means faster decisions and lower operational overhead.

Aligned economics

Surplus stays in the fund, holding contributions competitive for members.

Insurance-grade standards

ASIC-regulated via AFSL partner REGIS and aligned to the General Insurance Code of Practice.

Year One Performance

$2.7m

Claims paid

2,447 individual claims paid to members (incl. GST).

99%

Claims approved

Of decided claims. Declines are almost entirely claims outside the protection terms.

68%

Loss ratio

Claims paid vs contributions — inside the target range for a fully funded first year.

85

Days to complete

Average from lodgement to repair — the clearest improvement target for FY27.

CHL Group

Year one proved the model. Year two sharpens it.

01

Capacity before high season

Resource the claims team ahead of the January peak so surge volume is absorbed without strain.

02

Faster claims

Cut lodgement-to-repair turnaround materially below the year-one average by widening the repairer network.

03

Clearer communication

Members always know where their claim stands, without having to chase an update.

04

New benefits

Build on the stronger cover delivered in year one with options owners have asked for.

Coming for owners

- $500 excess option
- Agreed value option
- Business interruption benefit
- Personal roadside protection (AU & NZ)

Club Camplify partnership

All new JB Group brands including, JB, New Age, Network RV, Traveller and Victory vans will now include a complimentary three-year Club Camplify bundle — accelerating the growth of our membership base.

ONE PARTNERSHIP · THREE MANUFACTURERS

JB Vans

Network RV

New Age Caravans

Traveller Caravans

Victory Caravans

NEW SUPPLY

Every new van from the manufacturers arrives with a Club Camplify 12 months membership complimentary, bringing new-build stock into the Club.

COMMERCIAL UPSIDE

A three-year agreement builds recurring membership revenue and a longer relationship with every owner.

CHL Group

FY27 Focus and Development

Outlook & priorities

The CHL focus for FY27 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 FY27 enable;

- Profitability
- Cash flow positive
- Well positioned to weather global macroeconomic issues
- Continuous improvement in operational efficiency
- Continue to build core fleet
- Getting back to growth in core markets
- Maintain and control core costs
- EBITDA positive results for FY27

CHL will also leverage the investment made into our global insurance products enabling;

- Expansion of retail customers through dealer partnerships
- Development of new products existing customers
- The further expansion of the mutual into Northern hemisphere markets

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

Introducing Camplify Xchange

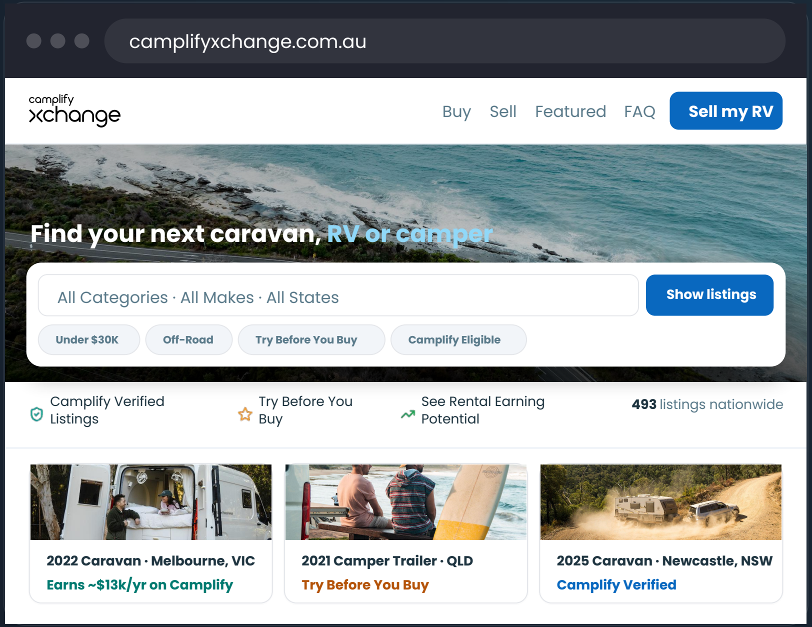
Australia's RV marketplace — caravans, motorhomes and campervans for sale from private sellers and dealers, connected to the Camplify rental network.

Try Before You Buy
Rent the exact RV on a Camplify trip before committing to purchase.

Rental earning potential & earn calculator
Every listing shows what it could earn on Camplify — a caravan that pays for itself.

Camplify Verified listings
Listings from our owner community, verified against real Camplify rental history.

Full buy & sell marketplace
Private sellers and dealers side by side — every category, every state.



493	1,200+	12
Listings live today	Listed since launch	Dealer partners

One customer, the whole RV lifecycle

Camplify and Xchange together keep customers in the group at every stage of RV ownership — and Club Camplify keeps them with us between stages.

01

Try

Rent an RV on Camplify — including the exact one you're thinking of buying.

→

02

Buy

Purchase with confidence on Camplify Xchange — verified listings, no fees.

→

03

Rent

Offset ownership by renting it out on Camplify when it's not in use.

→

04

Sell

Sell on Xchange when it's time to upgrade — and the cycle begins again.

THE CONSTANT

Club Camplify — with the customer at every stage

Membership and community that hold the relationship through every stage — with Club Camplify protection provided by the **MyWay Mutual**.

CHL Group

Our Board

Andrew McEvoy
Chairperson &
Non-Executive Director

Justin Hales
Chief Executive Officer
and Executive Director

John Myler
Non-Executive Director

Mike Rosenbaum
Non-Executive Director

Karl Trouchet
Non-Executive Director

Sharon Xue
Non-Executive Director

Our Executive Team

Justin Hales
Chief Executive Officer
and Executive Director

Brett Edwards
Chief Financial Officer

Jeremy Gupta
Chief Technology Officer

Sato Howard
Global Head of Marketing

Summary

Key takeaways

01
Improved underlying profitability models

FY26 was a strong focus on the businesses profitability models. H2 proven the significant development towards to correct operational model enabling a business built for profit.

02
Technology enabled and optimised

Through a focus on automation, data, and technology development at speed, CHL is well positioned to scale growth with improved customer offerings at fixed operating cost models

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.

Thank you

CHL Group

Appendix

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

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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.