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11 November 2026

2026 Annual General Meeting

Camplify Holdings Limited (CHL) (ASX:CHL) attaches the addresses to be delivered by Chair Andrew McEvoy and Founder and CEO Justin Hales at the Company's Annual General Meeting being held today at 11.30am (AEDT).

FY26 CHL AGM - Chair's Address

Good morning, ladies and gentlemen, and welcome to the Annual General Meeting of Camplify Holdings Limited for the 2026 financial year.

Before we begin, I acknowledge the Awabakal and Worimi people, the Traditional Custodians of the land where Camplify began, and pay my respects to their Elders past and present.

After the strategic reset and consolidation we undertook in FY25, Camplify Holdings has returned to EBITDA profitability. We delivered full-year Group EBITDA of $0.3 million. That is a $10.6 million –turnaround on the $10.4 million loss we reported in FY25.

In the second half, the reset business delivered EBITDA of $3.5 million and a net profit after tax of $2.1 million.

That result came from two deliberate choices. The first was a structurally lower cost base. The second was a focus on higher-margin, revenue rather than low-margin transactional volume.

Revenue for the year was $39.2 million, our gross profit margin improved to 63%, and premium membership fees grew 38%.

MyWay Mutual was central to that margin improvement. In its first year of operation, our member-owned protection model handled 2,447 member claims, approved 99% of them and ran at a 68% loss ratio.

By funding its own claims and keeping the protection economics inside the Group, MyWay has strengthened our gross margin and given our owners stronger cover.

Our partnerships are also opening new channels to customers. Following the JB Group's strategic placement, our alliance is moving from a pilot to a full network rollout. Our new partnership with NSW National Parks and Wildlife Service will bring RV hire to families and first-time campers at 16 national park campgrounds. Justin will talk more about both.

On the Board, three of my fellow directors stand for election today.

Mike Rosenbaum joined the Board in December 2025. He brings more than 20 years of experience leading high-growth technology companies in the peer-to-peer and sharing economy, including founding Spacer Technologies and co-founding DealsDirect.

Sharon Xue (Ping Xue Li), also joined in December 2025. Since co-founding JB Caravans in 2010, she has built the JB Group into a national RV business spanning more than 10 brands.

Karl Trouchet has served on our Board since 2021. As CFO of Apollo Tourism and Leisure, he helped lead the acquisition of six RV businesses across Australia, Europe and North America.

I thank all my fellow directors for their counsel and commitment through a demanding period.

The hard structural work is behind us. FY27 is about execution. Our priorities are to sustain profitability and positive operating cash flow, scale MyWay Mutual, and grow our member services.

I thank Justin and the entire CHL team for their resilience and execution this year.

Most importantly, I thank you, our shareholders, for your continued support and trust.

I'll now hand over to our Founder and CEO, Justin Hales.

FY26 CHL AGM - CEO’s Address

Thank you, Andrew, and good morning, everyone.

I'm Justin Hales, Founder and CEO of Camplify Holdings. On behalf of the team and the Board, thank you for joining us and for your continued support.

For anyone new to CHL, we operate one of the world's leading peer-to-peer marketplaces connecting RV owners with hirers. That runs through Camplify, PaulCamper and MyWay, across Australia, New Zealand, the UK and Europe.

Our aim is simple: to make outdoor travel easier and more accessible.

FY26: the reset proved itself

We completed the hard structural work in the first half of the year, and it paid off in the second, with $3.5 million in EBITDA.

What makes that result significant is that we achieved it despite a genuine external shock. In the June quarter, escalating conflict in the Middle East and volatile oil prices weighed on forward bookings.

We stepped the business down to a lower operating cost base and held our margins.

Every major cost line finished the year structurally lower. Employee and marketing costs came down significantly.

Our investment in automation, data and technology means we can now scale without rebuilding that cost base.

Three outcomes stood out.

The first is MyWay Mutual. In its first year, MyWay brought our protection margin in-house and was the single largest driver of our second-half margin improvement. Owners got stronger cover, and we gained direct control of claims.

The second is Club Camplify. Our retail membership brand we have launched enabling CHL to build a true member offering outside of the rental marketplace offering. Member businesses have strong fundamental customer support, engagement and recurring revenue. Already this year we have expanded those offering to now include a retail roadside assistance product. The club will enable us to drive a wider range of products to the entire RV market, with a symbiotic relationship to the rental and sales marketplace

The third is new routes to customers. Our partnership with the JB Group is moving to a full network rollout. Every new van across the JB Group brands will include a complimentary Club Camplify membership, and those brands include JB, New Age, Network RV, Traveller and Victory.

And in partnership with NSW National Parks and Wildlife Service, Camplify will facilitate caravan, campervan and camper trailer hire and set-up at 16 national park campgrounds across NSW. It gives families and first-time campers a simple way to try camping without owning or towing a van, and we expect it to support demand for our owners.

Q1 FY27

Our first quarter, July to September, played out broadly as we expected. Higher fuel prices weighed on travel across Australia, New Zealand and Europe in July and August, and we had planned for that.

Gross Transaction Value for the quarter was $26.4 million. That was down 27% on the same quarter last year, but an improvement on the 29% decline in the June quarter.

Australia, our largest market, held up well, with GTV down just 4%. Core Revenue was $6.65 million, down 16%.

Costs stayed steady. Staff, administration and marketing costs were all in line with or slightly below budget. We generated $1.4 million in operating cash flow and finished the quarter with $11.3 million in cash and no debt.

Forward bookings grew 26% over the quarter to $21.1 million at 30 September, as we head into the Australian and New Zealand summer. That is still 17% below last year. We are watching booking momentum closely, particularly as more hirers

book closer to their travel dates.

Looking ahead to FY27

We enter the rest of FY27 with a proven, profitable template and four clear priorities.

The first is sustained profitability. That means EBITDA-positive results and positive operating cash flow for the full year, while holding our reset cost base.

The second is returning to cost-effective growth in our core markets.

The third is scaling MyWay Mutual, with expanded member benefits and faster claims turnaround.

The fourth is growing our member services, including the JB Group network rollout.

Thank you to our owners, hirers and members, to our team in every market, and to you, our shareholders.

We're building a business positioned to lead this market for the long term, and I look forward to sharing that progress with you.

I'll now hand back to Andrew for the formal business of the meeting.

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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.