Camplify Holdings Ltd
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# ASX Announcement

20 October 2026

## Camplify CEO presents at 15th Annual Australian Microcap Investment Conference

Camplify Holdings Limited (ASX: CHL) Chief Executive Officer and Founder, Justin Hales will present at the 15th Annual Australian Microcaps Investment Conference in Melbourne today and a copy of his presentation is attached.

**-- END —**

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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

# 15th Annual Australian Microcap Investment Conference

Official Presentation
Justin Hales, Founder & CEO

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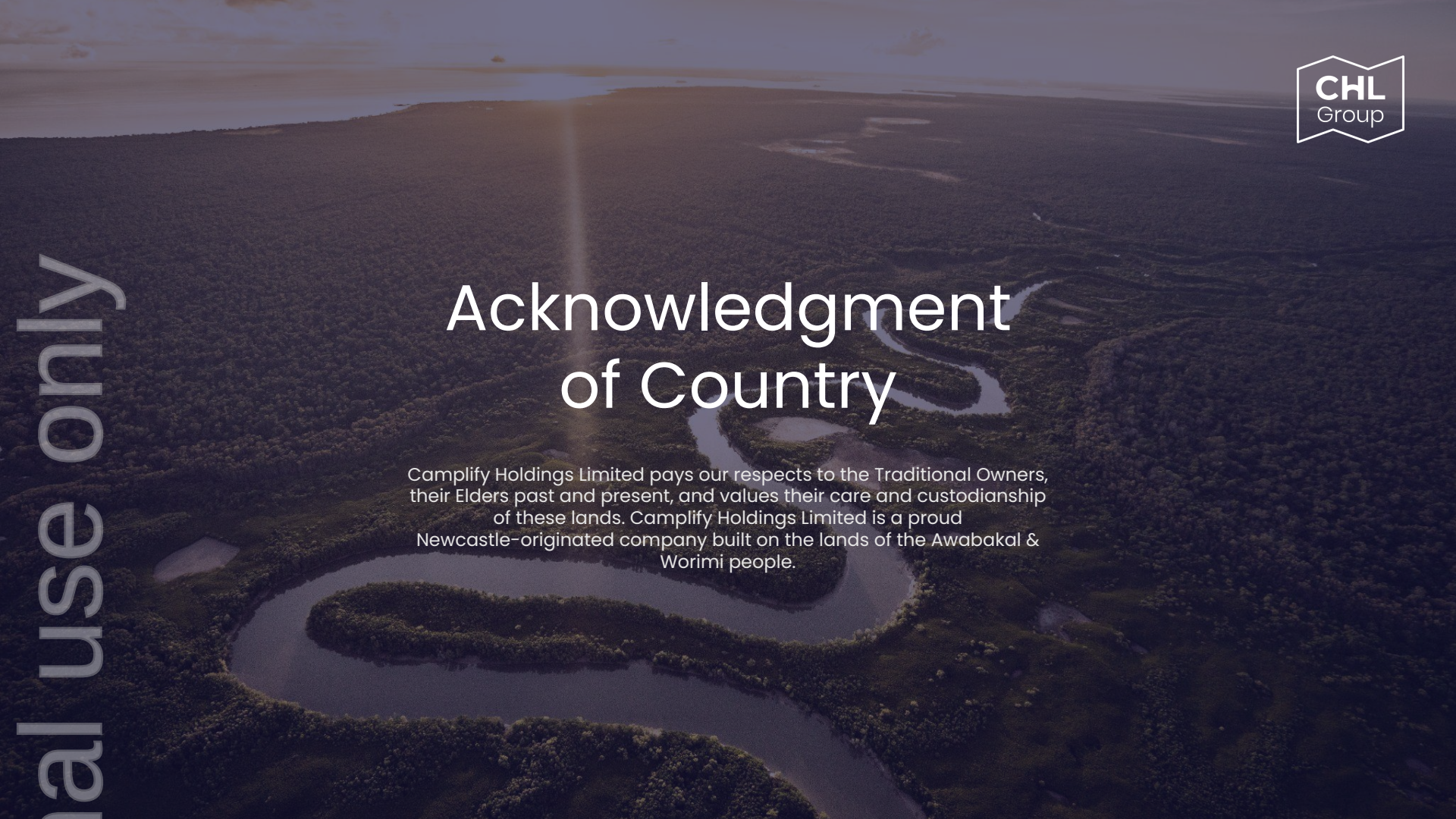

# Acknowledgment of Country

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.

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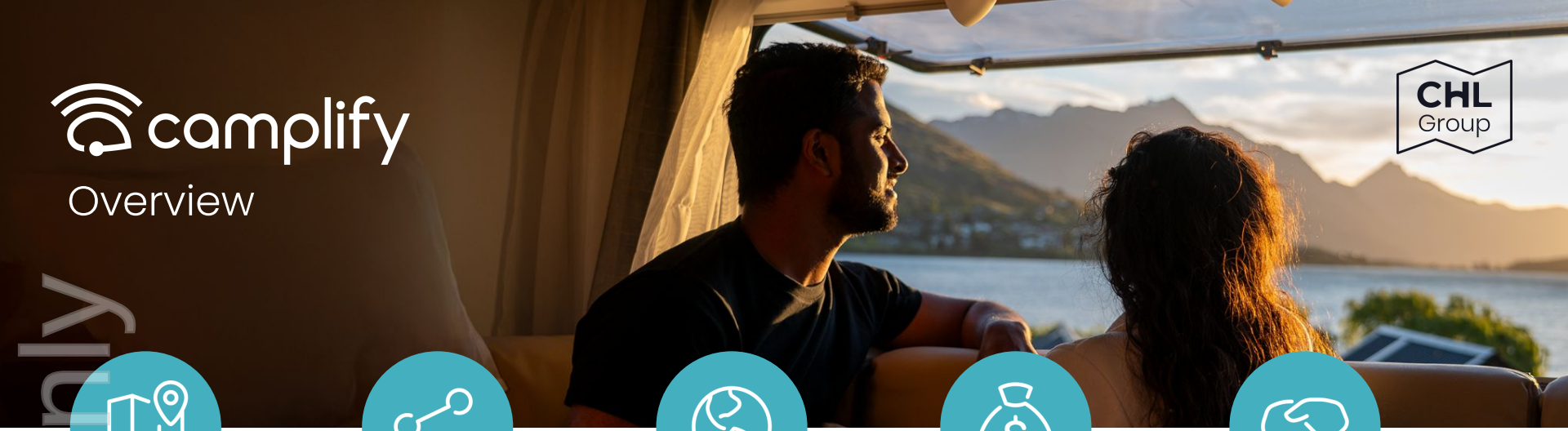

# camplify

## Overview

CHL Group

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

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## 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

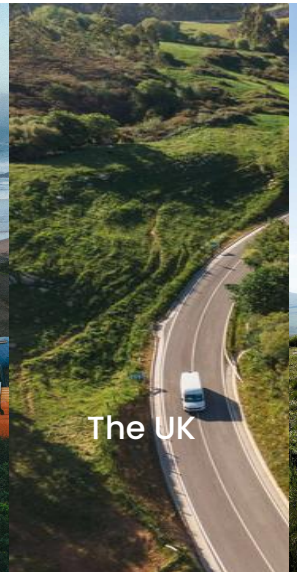
Creating the world's best platform connecting hirers and RV owning members. Being the provider of all the products, services and support needed to have an outstanding experience.

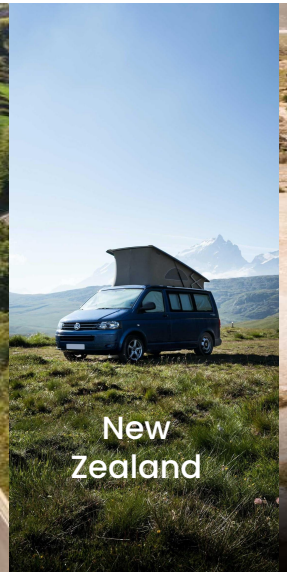
## Our mission

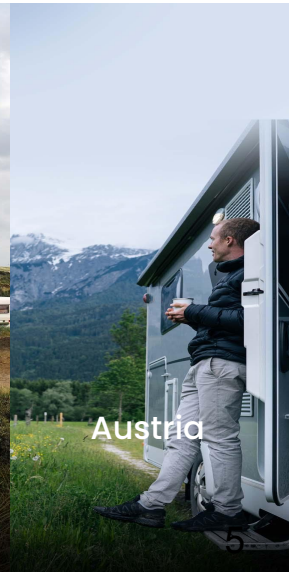
Build member products and technology that drive our growth, through customer enable of seamless travel while we provide our customers elite customer service

CHL Group

camplify | PaulCamper | Myway | CLUB camplify | rent a tent | camplify xchange



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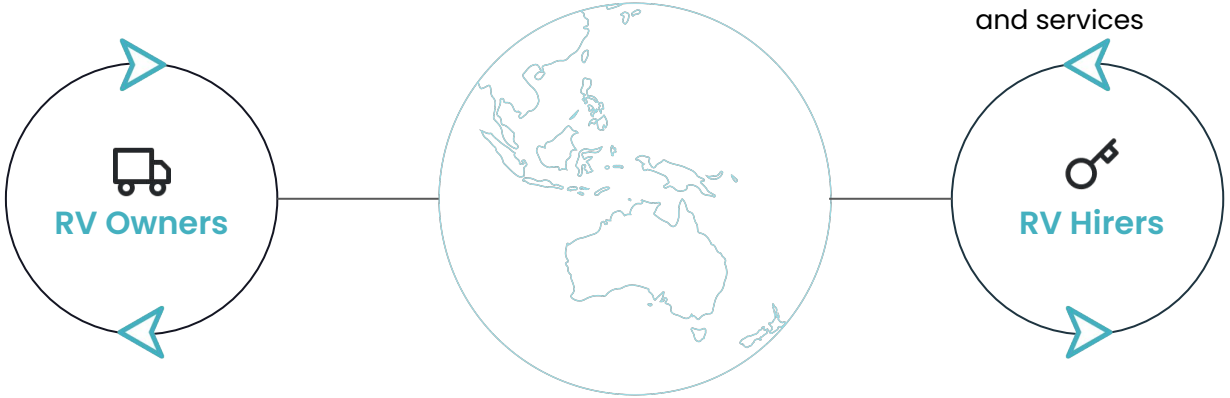
# P2P digital marketplace

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

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




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

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

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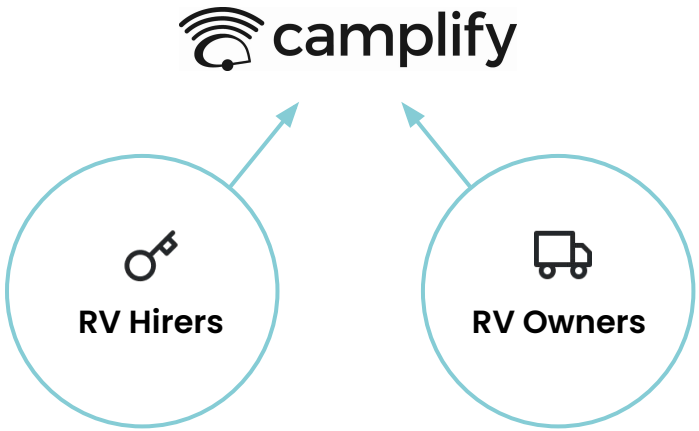
# Camplify – Owners & Hirers

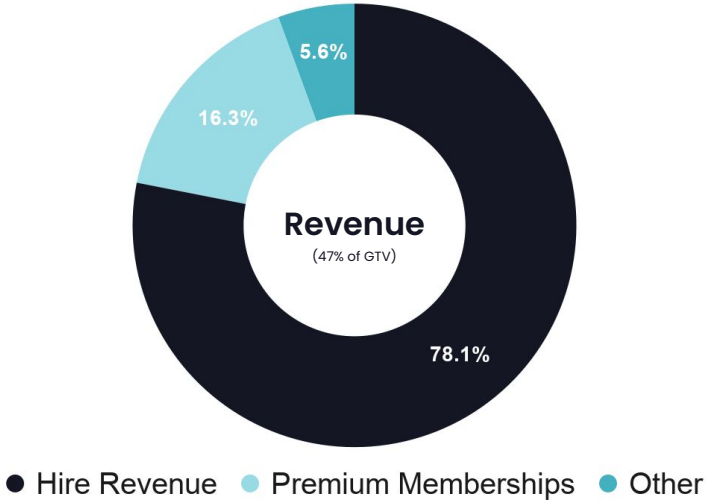



**RV hirers**

- 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)

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# MyWay: one brand, two protection models

**AUSTRALIA & NEW ZEALAND** — Mutual model

## MyWay Mutual via Club Camplify

RV owner → Club Camplify → MyWay Mutual

**What it is.** A member-owned discretionary mutual, live in Australia and NZ since May 2025.

**How it works.** Owners join Club Camplify; contributions from memberships and bookings fund claims.

**How CHL earns.** Membership fees and commission, with protection margin kept in the Group.

| $2.7m | 99% | 68% |
|---|---|---|
| Claims paid, FY26 | Claims approved | Loss ratio |

**EUROPE** — Broker model

## MyWay Insurance Europe via PaulCamper

Owner or hirer → MyWay Insurance Europe → Insurers

**What it is.** MyWay Insurance Europe GmbH, a Berlin-based registered insurance intermediary.

**How it works.** Arranges cover for PaulCamper owners and hirers with insurer partners.

**How CHL earns.** Brokerage commission on policies placed with third-party insurers.

| 2022 | 3 | 23% |
|---|---|---|
| Joined CHL with PaulCamper | Markets: DE, AT and NL | Average brokerage commission, 2022 |

**Next** FY27 priority: take the mutual model into Northern Hemisphere markets and grow Club Camplify through dealers.

Sources: CHL ASX releases (2022, Aug 2026), PaulCamper terms. MyWay Protect is a discretionary product, not insurance.

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# Technology: powering the whole owner journey

99% of listings are completed in the first day

Average first booking within the first week

**1**

**Sign up and verify**

Biometric facial recognition and liveness checks
Item-agnostic listings

Now: redesigned owner account experience

**2**

**Onboarding**

Tailored feedback from over 60,000 bookings
Club Camplify tiers with MyWay protection

Now: Camplify-hosted owner websites

**3**

**Daily management**

Individual and fleet views
Timely and accurate reporting

Now: fleet management platform

**4**

**Bookings**

Secure messaging and payments platform

Mobile notifications for rapid response

Now: Instant Book, 66% paid, up from 49%

**5**

**Post hire**

Reliable post-hire review process
Seamless bond and incident management

Now: in-house claims platform

**AI LAYER**

AI chat agent resolves about 90% of live chats in all markets. Voice agents rolling out; Rova on Xchange.

**FOUNDATION**

One global platform across seven markets, a central data layer and a 45-day product delivery cycle.

Sources: CHL ASX releases (May, Aug 2026); internal operating data, July to October 2026.

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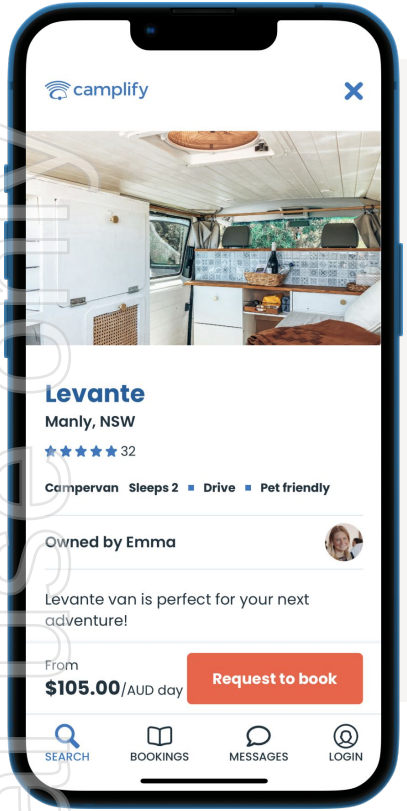
# Improving customer experience




## 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

- Analyse 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

Confidential

# Hirers at a glance

## 555,000+

**Days in amazing locations**

Camplify helped our campers get on the road and camp in amazing locations across the globe in 2025/26.

## 66,843

**Booked holidays in 2025/26**

Camplify unlocked 66,843 unique getaways, connecting thousands of travellers to the simple joy of outdoor freedom.

**MINUTE BY MINUTE**

## Every 8 minutes

Camplify brings a dream road trip to life, sparking an unforgettable outdoor adventure.

## Every 24 hours

178 holidaymakers swap the daily routine for the freedom of the open road, every single day.

**CARAVAN IS KING**

## 40% Caravan

Just over 41% of RV hires on Camplify are caravans — speaking to our large family audience and showing caravanning is alive and well.

## 24% Delivery

Delivery uptake on hired caravans is growing — a clear sign of its popularity.

**IN AUSTRALIA**

**32%** of bookings are drivable vehicles.

**26%** of our Australian fleet offer pet-friendly RVs.

**43yo** is the median age of a Camplify hirer.

**60%** of our hirers are female, per the 2026 Travel Trends Survey.

**Data captured from FY 2025/26 and the 2026 Travel Trends Survey.*

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# Our Owner Network

Camplify & PaulCamper · Owner base snapshot, September 2026

## SCALE & REACH

**49,000+**
Active RVs listed

**16**
Distinct RV types

**8.1%**
Owners with multi-RV fleets

## OWNER EARNINGS (TRAILING 12 MONTHS)

**$88.7M AUD**
Paid out to owners

**$8,710**
Avg owner payout (single RV)

**33%**
Of owners earned $10K+

## QUALITY & ENGAGEMENT

**4.9 / 5**
Average owner rating

**46 months**
Median owner tenure

**27.6%**
Of active Camplify RVs offer a delivery service

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# Why RV owners and hirers choose our brands

Camplify and PaulCamper provide significant value to our owners and hirers

| RV Owners | Hirers |
|---|---|
| **Monetise underutilised assets**<br>Top owners earn on average over $30,700 per annum | **Rent assets short term, on-demand**<br>See immediate availability of all RVs with an average $149 per day |
| **SMEs can offer a fleet**<br>SMEs to make their fleet available and potentially multiply their returns | **Transparency**<br>Hirers can compare between RVs and have direct communication with the Owner |
| **High visibility & demand**<br>RVs are marketed globally by Camplify, Paul Camper and by Owners | **Widest availability**<br>Over **49,000** RVs available for rent globally |
| **Transactions completed on platform**<br>Providing comfort and security.<br>MyWay Mutual — Damage protection, verified hirers and 24/7 roadside assistance included | **Try before they buy**<br>Hirers can Test-drive the lifestyle first — hire any RV and have the rental credited toward the purchase price |

camplify ★ **Rated 4.92/5** With 146,602 reviews

PaulCamper ★ **Rated 4.89/5** With 100,514 reviews

Note: Customer satisfaction data as at 7 May 2026



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# 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

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# Our Executive Team

CHL Group

**Justin Hales**
Chief Executive Officer
and Executive Director

**Brett Edwards**
Chief Financial Officer

**Jeremy Gupta**
Chief Technology Officer &
Chief Operating Officer

**Sato Howard**
Global Head of Marketing

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# FY26 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

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# FY26 Financial Turnaround

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.

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# FY27 Priorities & Strategic Outlook

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.

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# Future Roadmap

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CLUB camplify

# Club Camplify & the MyWay mutual

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

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# 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.

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# 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)

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# 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.

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# 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

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CHL Group

# 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

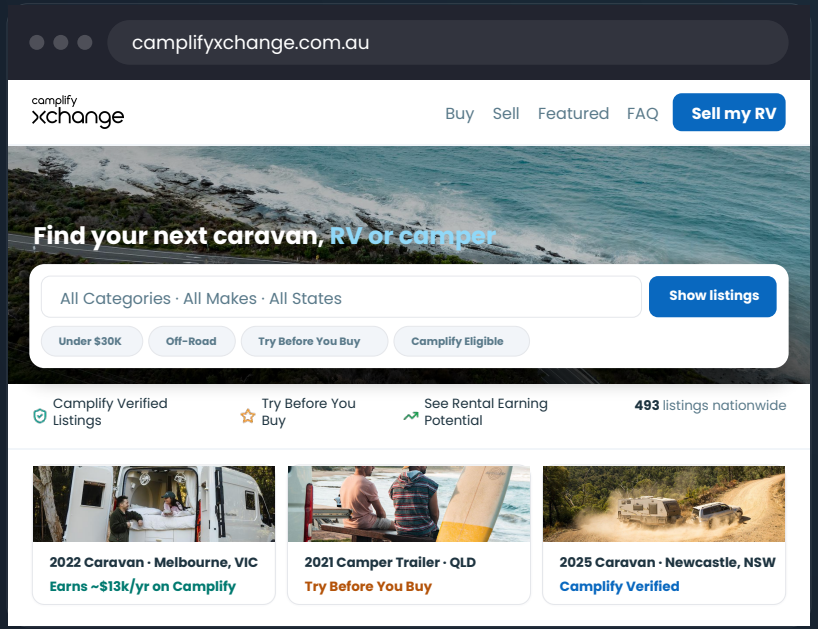
Every listing shows what it could earn on Camplify — a caravan that pays for itself.

### 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 |

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# 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**.

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# 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.

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# Appendix

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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. |

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# 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. |

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# Key risks (cont'd)

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| **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. |

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