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ASX Release 5 November 2026

2026 AGM – Chair and CEO Addresses

hipages Group Holdings Ltd (ASX: HPG) ("hipages" or "the Group") provides the transcripts in connection with its 2026 Annual General Meeting:

- Chair address – Inese Kingsmill; and
- CEO address – Roby Sharon-Zipser.

Watch the recording of the Chair and CEO addresses at*:

https://investors.hipagesgroup.com.au/webinars/PbnQ8P-chair-and-ceos-agm-2026-addresses

*available after the AGM is held.

ENDS

ASX Release was authorised by the Company Secretary of hipages Group Holdings Limited.

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About hipages Group (ASX:HPG)

hipages Group is an online home improvement marketplace and Software-as-a-Service (SaaS) platform connecting home improvement professionals with households through hipages Australia and hipages New Zealand (Builderscrack). To date, over 5 million Australians and New Zealanders have used hipages Group to change the way they find, hire and manage trusted home improvement professionals. hipages for business is a proprietary workflow software solution that is key to the Company's strategic evolution from marketplace to multi-product platform. hipages for business helps trades and home improvement businesses by managing their whole workflow from lead generation through to payment and completion.

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Chair's Address

Good morning, everyone, and thank you for joining us today at hipages Group's 2026 Annual General Meeting.

My name is Inese Kingsmill, and I am Chair of the Company.

Today, I am joined on the call by our CEO and Co-Founder, Roby Sharon-Zipser, and my fellow directors, Kate Mills, Kate Hill and Adir Shiffman. We are also joined, for the first time, by Sally Fielke, who joined the Board as a representative of News Limited Australia after Nicholas Gray stepped down from the Board in late August. Welcome, Sally.

Also in attendance today are our CFO and COO, Jaco Jonker, our Company Secretary, Kylie Quinlivan, and other members of the hipages Group management team.

Louise Harknett, our audit partner from PricewaterhouseCoopers, is also in attendance and available to answer any questions about the Company's accounts.

Another step in the evolution of hipages Group

FY26 was another important year in the journey of hipages Group. During the year, we took a further significant step in our evolution from a marketplace business to a broader multi-product platform serving trade businesses and households across Australia and New Zealand.

Today, hipages remains ANZ's number one platform connecting households with tradies and home improvement businesses.

The Board is pleased that the Group delivered financial results in line with the guidance provided at our half-year results. Revenue increased by 9% to $90.6 million, EBITDA increased by 17% to $22.9 million, and free cash flow increased by 66% to a record $9.4 million. Statutory NPAT increased to $15.0 million.

These results demonstrate the strength of our recurring revenue model and the benefits of our disciplined strategic investments and capital allocation in creating sustainable, profitable growth and long-term shareholder value.

Our balance sheet strengthened further during FY26, with cash and funds on deposit increasing to $34.2 million. This provides significant flexibility to continue investing in growth opportunities and pursuing our capital management strategy.

During the year, the Group completed the acquisition of a majority stake in VIZ Insurance, which Roby will discuss in more detail shortly. This marked our entry into an attractive adjacent market and expanded our addressable opportunity. We view the acquisition as an important strategic milestone and a strong example of the opportunities available as we continue to broaden our platform ecosystem.

In April, the Group commenced an on-market share buy-back of up to 10% of the Company's shares. This reflected our strong financial position and our confidence in the long-term outlook for the business.

Governance, risk and resilience

Ensuring that the Group maintains strong governance, effective risk management frameworks and the resilience required to support long-term growth is a key focus of the Board. Technology, artificial intelligence and cyber resilience are also important areas of focus.

As technology evolves and customer expectations continue to increase, we are focused on ensuring we invest responsibly in new capabilities while maintaining the trust of our customers and stakeholders.

Artificial intelligence is creating exciting opportunities across both our products and operations. AI is already playing an increasingly important role in driving productivity, customer outcomes and innovation across the business. At the same time, cyber resilience, privacy and data protection remain critical priorities.

Board renewal

As announced following our FY26 results, Nicholas Gray stepped down from the Board following his appointment to a senior executive role at News Corp Australia and was succeeded by Sally Fielke.

Sally brings extensive legal, corporate affairs and executive leadership experience and has already made a valuable contribution to the Board.

On behalf of the Board and shareholders, I would like to thank Nicholas for his significant contribution over many years, including his support for the Company through its journey from a private business to a listed company. We're grateful for his experience, counsel and commitment to hipages Group.

Well positioned for FY27

Looking ahead, the Group is navigating FY27 with a clear strategy, a talented team, a strong balance sheet and growing cash generation.

The opportunity ahead of us is significant. Roby and the team have built a market-leading position across Australia and New Zealand, established a growing multi-product platform and continue to see opportunities to expand our customer relationships and participate in a larger share of customer spend.

On behalf of the Board, I would like to thank Roby and the entire hipages Group team for their dedication and commitment throughout FY26. I would also like to thank my fellow directors for their support and counsel during the year.

Finally, thank you to our shareholders for your continued support and confidence in hipages Group. We appreciate your ongoing investment and engagement as we build a stronger, more resilient and ultimately more valuable business.

I will now hand over to Roby, who will provide more detail on our FY26 performance, strategic progress and the opportunities ahead.

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CEO's Address

Thank you, Inese, and good morning shareholders.

A year of strong execution and strategic progress

As Inese mentioned, FY26 was another important year in hipages Group's evolution, and I'm pleased to say we delivered against our financial objectives while continuing to execute on our long-term strategy.

Throughout the year, we remained focused on our vision of making home improvement seamless for everyone involved, while helping tradies build stronger and more successful businesses.

hipages is becoming an increasingly important part of our customers' everyday workflow, with new job management capabilities, AI-powered tools and an expanded service offering.

We're helping tradies find work, quote, schedule, manage and grow their businesses, while creating a better experience for homeowners at the same time.

Importantly, we also continued to demonstrate the strength of our business model. Every dollar of growth revenue generated during the year delivered 50 cents of free cash flow, highlighting the operating leverage and cash-generating potential of the business as we scale.

FY26 Group Financial Highlights

Turning to our financial performance.

We delivered another year of profitable growth, with revenue up 9% to $90.6 million and annual recurring revenue growing to $95.6 million. Recurring revenue now accounts for 98% of Group revenue, providing a highly predictable and resilient earnings base.

EBITDA increased 17% to a record $22.9 million, while EBITDA margin expanded to a record 25.3%. Free cash flow increased 66% to a record $9.4 million.

We also continued to improve the quality of our customer base. Subscription ARPU increased 9% to $2,475, while serviced businesses grew 10% to more than 60,000 businesses.

And our balance sheet remains very strong, with no debt, giving us strategic optionality.

Expanding our opportunity

FY26 marked an important milestone in our strategy with the acquisition of a majority stake in VIZ Insurance.

Insurance is a natural adjacency for hipages. It's a product every tradie needs, it fits strongly within our ecosystem, and it expands both our addressable market and our ability to serve more of our customers' needs.

This is exactly how we think about growth.

We have built trusted relationships with tens of thousands of trade businesses across Australia and New Zealand. That gives us a unique opportunity to expand into adjacent products and services that create more value for our customers while opening up new growth opportunities for the business.

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Product innovation and AI

Innovation remains a key part of our strategy.

During FY26 we released a number of important product enhancements, including Smart Quotes, Estimates, Scheduling, Location Tracking, Booking Requests and Review Management tools. These products are helping tradies win more work, save time and run their businesses more efficiently.

We also continued to embed AI across the platform.

We see AI as being able to improve almost every interaction across our ecosystem. Whether that's helping homeowners better describe a job, helping tradies quote more efficiently or streamlining customer communications, AI has the potential to improve outcomes for both sides of the marketplace.

Over time, we believe our unique position at the centre of millions of home improvement interactions will allow us to build increasingly intelligent products and create a meaningful competitive advantage.

Well positioned for future growth

As the market leading platform for home improvement in Australia and New Zealand, with one of the most recognised brands in the category, we continue to see strong engagement from households and trade businesses.

Encouragingly, we're also seeing increasing engagement with our job management products. Around 23% of subscription customers are now using job management features, with almost half of those being power users who are using the platform regularly and exhibiting better engagement and retention.

This gives us confidence that our platform strategy is working.

As customers engage with more of our products and services, we deepen our relationship with them, improve retention and create additional opportunities for growth over time.

FY27 targets and outlook

Australia and New Zealand have entered FY27with inflation and rising interest rates putting pressure on household budgets.

While the majority of jobs on the hipages platform are non-discretionary in nature, we have seen a slowdown in marketplace activity in some of our more discretionary categories.

To maintain marketplace balance, there are multiple levers at our disposal, and we are making additional tactical marketing investment to stimulate the demand side of the marketplace.

Alongside this, we'll continue investing in innovation, AI, customer engagement and the expansion of our product ecosystem, while maintaining our focus on profitability and cash generation.

In August, we outlined our FY27 targets for revenue growth of 9% to 11%, an EBITDA margin of 25% to 27%, and free cash flow of $11 million to $13 million. Since then, economic conditions and consumer confidence have materially deteriorated. To navigate these conditions, we are managing the business prudently, including investing initiatives to support the marketplace while tightly managing costs and cash. As a result, we now expect to deliver revenue, margin and cash flow outcomes at the lower

end of our guided ranges for FY27. We will continue to update the market as the year progresses.

Before I hand back to Inese, I want to say how proud I am of what our team achieved this year.

I would like to thank the entire hipages Group team for their dedication, energy and commitment to our customers, and our Board for their ongoing guidance and support.

And finally, thank you to our shareholders for your continued support.

We're building the leading platform for trade businesses and households across Australia and New Zealand. We have a clear strategy, strong momentum, and I'm excited about the opportunity ahead of us.

Thank you.

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2026 AGM

hipages Group Holdings Limited



5th November 2026

INESE KINGSMILL | Chair
ROBY SHARON-ZIPSER I CEO & Co-Founder

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hipages Group is ANZ's #1 platform to connect homeowners and tradies, building better lives for everyone.

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Our Vision

Where home improvement is seamless for everyone involved.



hipages Group Board of Directors

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INESE KINGSMILL
Chair and Independent
Non-Executive Director



ROBY SHARON-ZIPSER
Chief Executive Officer & Director



KATE MILLS
Independent Non-Executive Director
Remuneration and Nominations Committee Chair



SALLY FIELKE
Non-Executive Director



KATE HILL
Independent Non-Executive Director
Audit and Risk Committee Chair



ADIR SHIFFMAN
Independent Non-Executive Director

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Meeting Agenda

1. Chair’s address
2. CEO’s address
3. Formal meeting business
4. General Q&A
5. Last call for votes
6. Meeting close

Asking questions online

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Asking questions

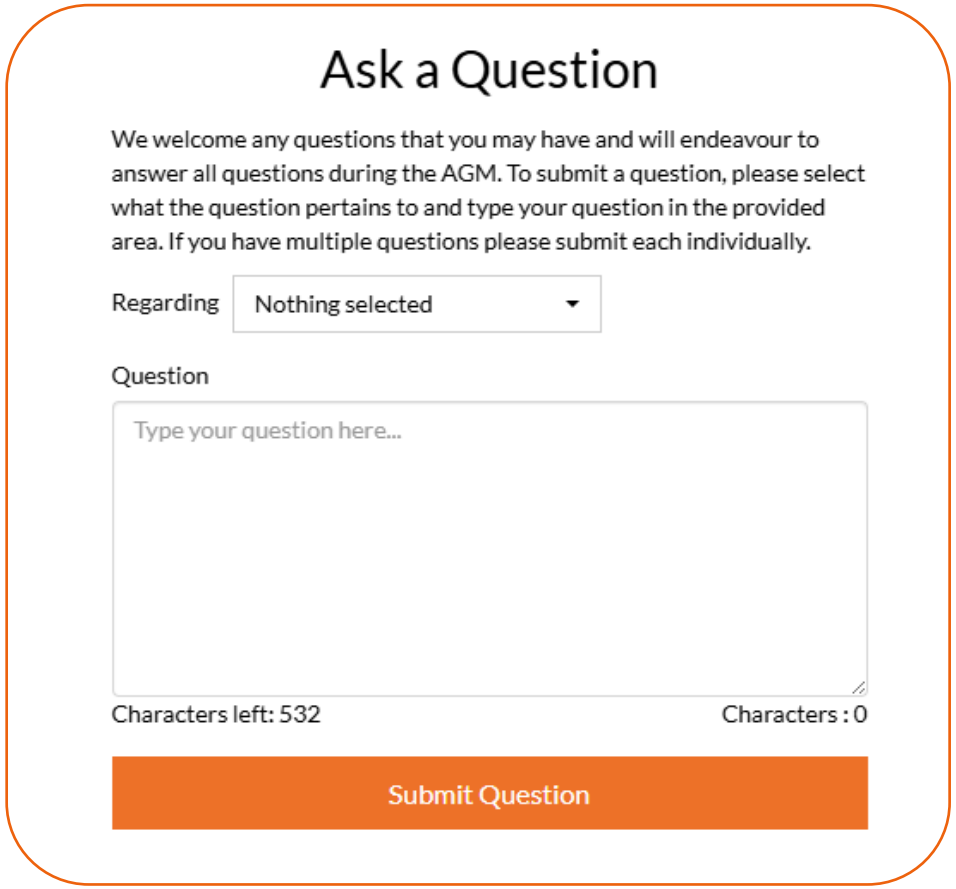
Only Holders and Proxyholders are able to ask questions

Click on **"Ask a Question"**

Select **"General Business"** or a specific resolution

Type in your questions and select **"Submit"**

Comments on resolutions can also be submitted through "Ask a Question"



Voting online

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Loding your votes

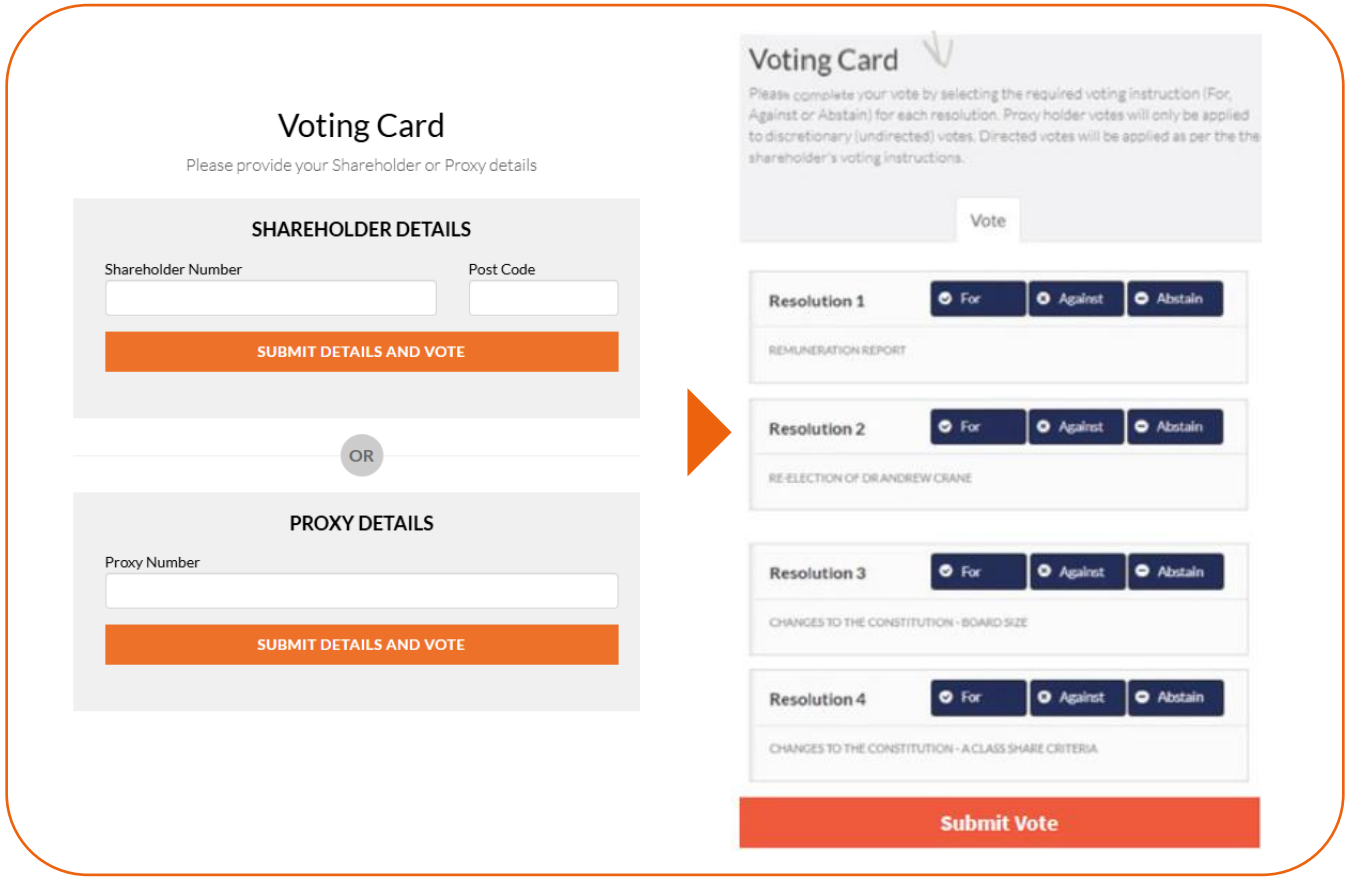
Click **“Get a Voting Card”**
(top and bottom of platform)

Enter your Holding Number and Postcode or your Proxy Number

Click **“Submit Details and Vote”**

Fill out your voting card for each item of business

Click **“Submit Vote”**



Chair's address

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INESE KINGSMILL
Chair and Independent Non-Executive Director

hipages Group at a glance (ASX: HPG)

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ANZ's #1 platform to connect households with trades and home improvement businesses

Purpose:

Transforming the home improvement industry to build better lives for everyone

FY26 key highlights

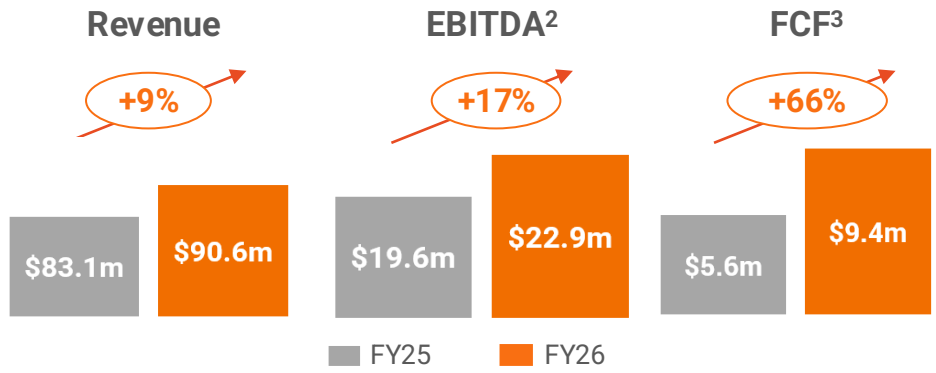
- ✓ $1 of growth revenue generated 50c FCF
- ✓ AI embedded across the product
- ✓ Successful pricing plan migration in AUS
- ✓ Acquired majority stake in VIZ Insurance
- ✓ Launched on-market share buy-back

Strategic evolution from marketplace to multi-product platform

hipages business

Business Marketplace + Job Management + Expansion Services

FY26 performance



[1] ARPU: Annualised revenue per user
[2] EBITDA: Earnings before interest, tax, depreciation and amortisation
[3] FCF: Free Cash Flow = Operating cash flow less lease repayment, less payments for intangible assets and property, plant & equipment (PPE)

CEO’s address

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ROBY SHARON-ZIPSER
CEO & Co-Founder

Building a multi-product platform for trades and households

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Strategic milestones & growth delivery

- Accelerated our evolution to multi-product platform
- Completed VIZ Insurance acquisition
- Australian migration of to new price plans[1]

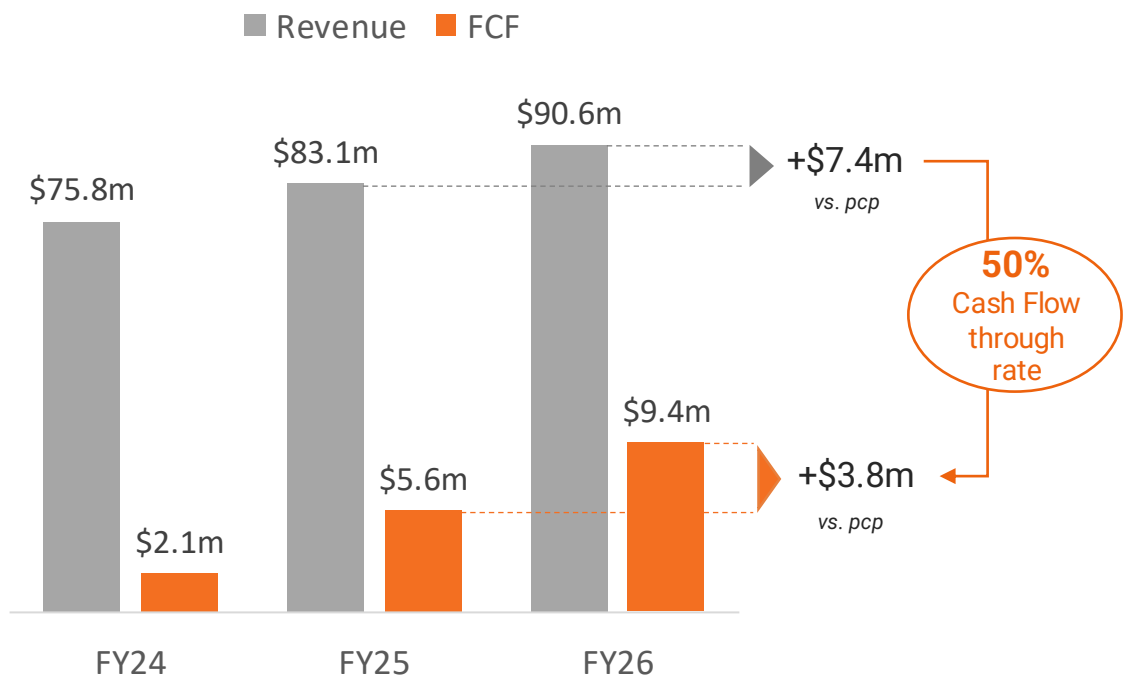
+9%
Total Revenue

+9%
Subscription ARPU

FCF: $9.4m
+66% on pcp[3]

$34.2m cash balance
Including funds on deposit

Operating leverage driving step-change in Free Cash Flow generation



[1] All new tradies join on new price plans; existing tradies on the old price tiers progressively moved onto the new subscription pricing as their contract come up for renewal in CY26
[2] PCP: Prior corresponding period

FY26 Group Financial Highlights

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Key Highlights

$90.6m
Total revenue
Up 9%

$22.9m
EBITDA
EBITDA Margin 25.3% (up 1.7ppt)

$9.4m
Free Cash Flow
Up 66%

Other Financials

$95.6m
ARR
Up 8%
MRR: $8.0m

$15.0m*
NPAT
FY25: $2.4m
FY26 Pro-forma NPAT: $6.1m

$34.2m
Closing cash and funds on deposit
FY25: $26.9m

Key drivers

60.4k
Serviced businesses
Up 10%
Subscription businesses: 36.4k

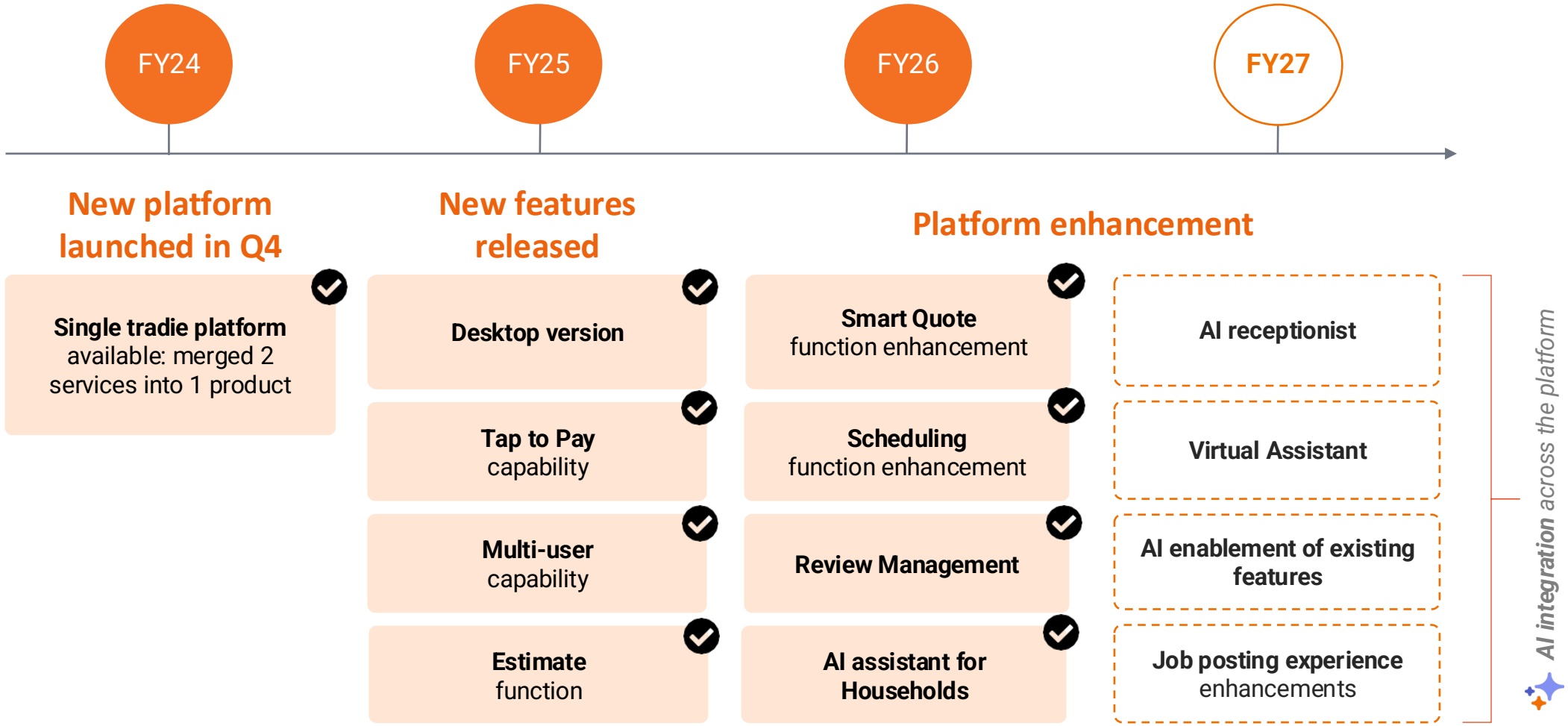
$2,475
Subscription ARPU
Up 9%

2.7m
Business-Household Connections
Down 4%

* Includes $8.9m tax benefit from the recognition of previously unrecognised net deferred tax assets principally related to historical tax losses and R&D tax credits
All variances on this page refer to the pcp.
See glossary on p.18 for definitions

Continued progress on our technology roadmap

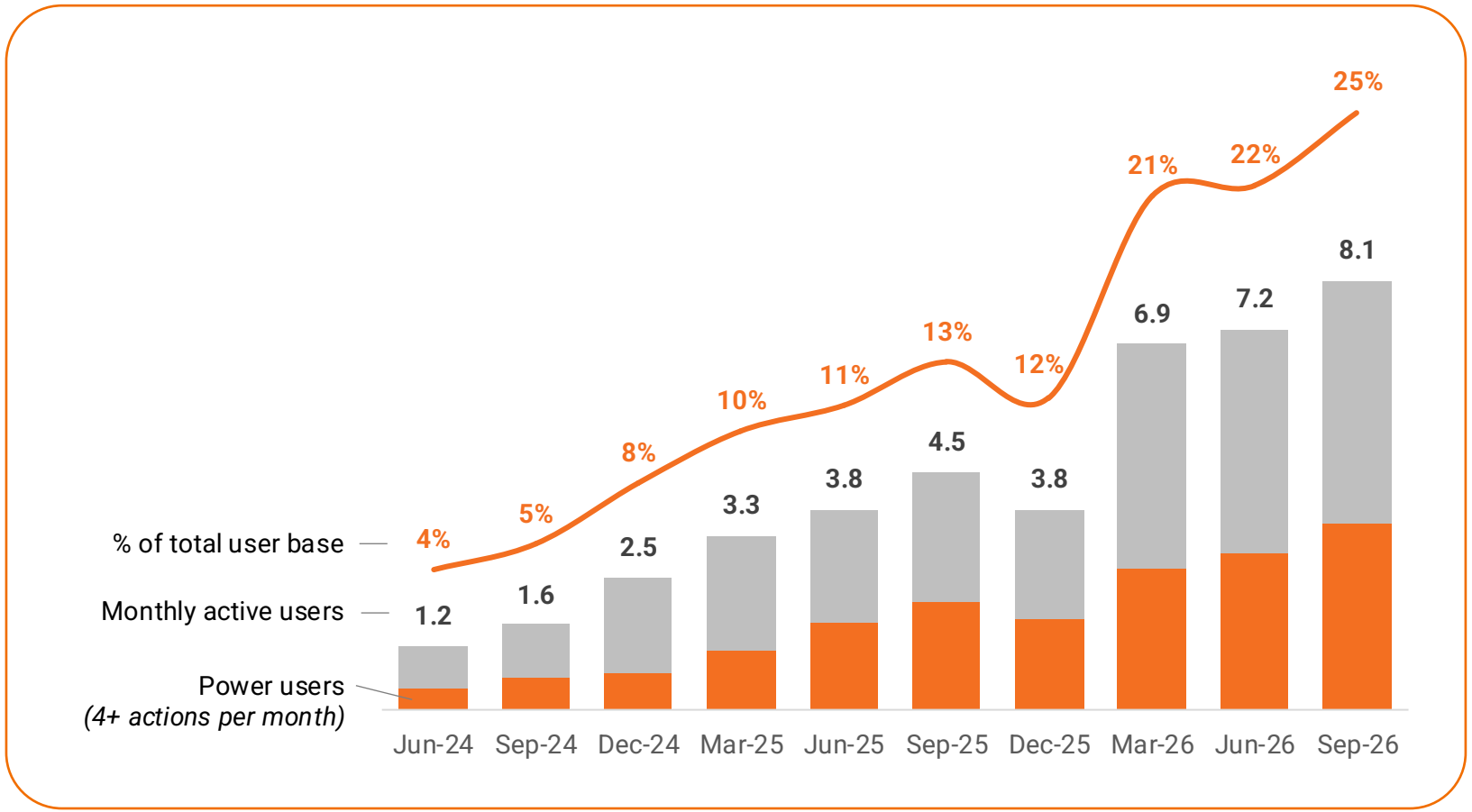
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Increased platform engagement driving improved retention

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Number of Monthly Active Users[1] (000's) of job management features

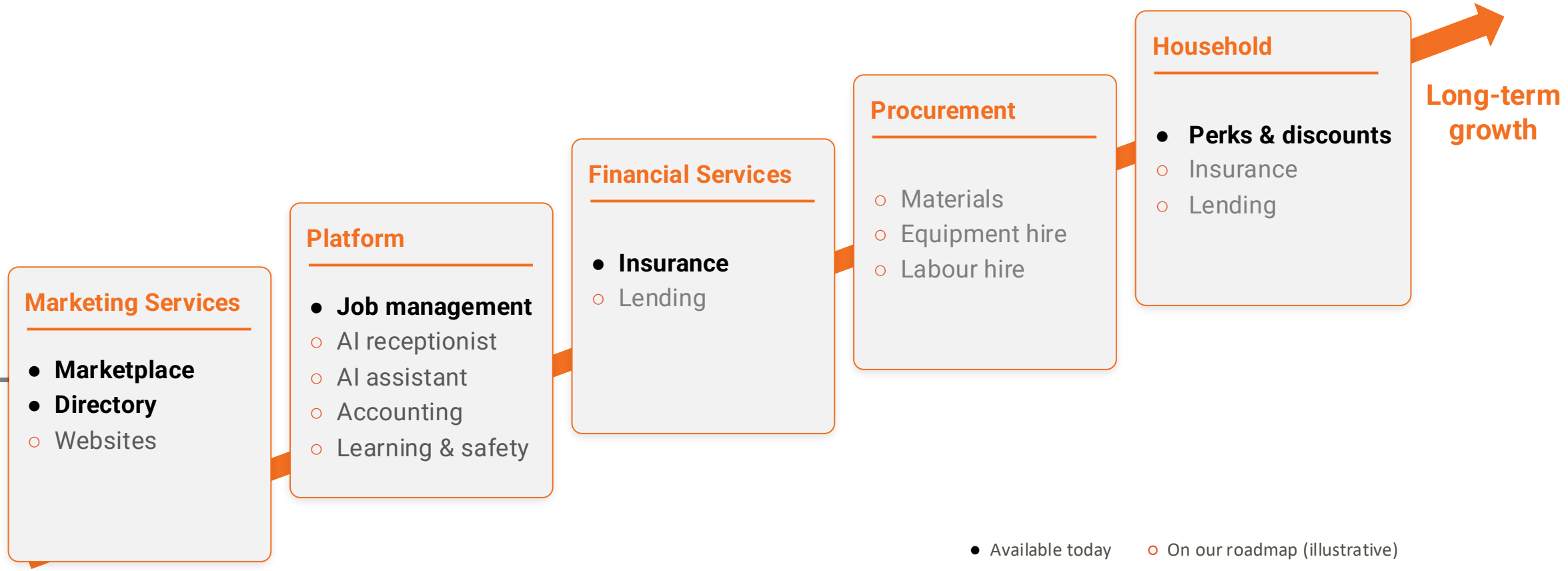


- ~25% of subscription customers now using job management (September)
- Frequency of use increasing, with Power Users up 74% YoY
  - 6-8 ppt incremental retention

[1] MAU: Monthly Active User defined as a subscription business account who used at least 1 job management feature during the month

Future services to provide additional revenue growth

Multi-product platform more appealing to a broader customer base, providing additional revenue growth



Illustrative only and not to scale. Roadmap items are subject to change.

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FY27 targets[1]: continued strong growth in revenue, profitability and cash

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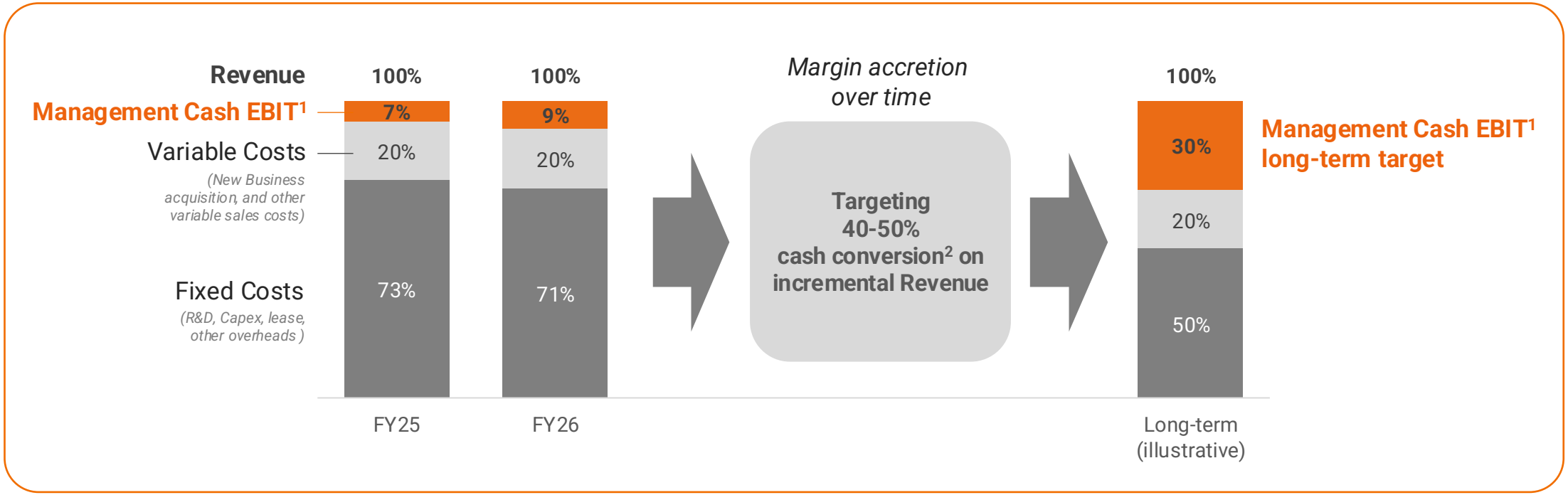
• Total revenue growth	**9% - 11%**
• EBITDA margin	**25% - 27%**
• Free Cash Flow	**$11m - $13m**

[1] Assuming no material deterioration in macroeconomic conditions impacting the Group's key markets under the existing strategy

Long-term potential profitability at scale

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HPG's fixed cost profile amplifies operating leverage and unlocks significant profitability as the business scales



[1] Includes capitalised and non-capitalised technology spend, and leases
[2] 50% in FY26 and 47% in FY25

Glossary and definitions

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Subscription businesses
Refers to business customers committed to a monthly subscription product at the end of the period considered.

Serviced businesses
Refers to the total number of business customers which have been on a subscription or used other paid services over the last 12 months.

ARPU (Annualised Revenue Per User)
The annual operating revenue divided by the average of the opening and closing number of subscription businesses for the period.

Revenue per User (Serviced Business)
Total Revenue divided by the number of Serviced Businesses

Monthly recurring revenue (MRR)
Monthly recurring revenue refers to the monthly subscription revenue from business customers (excluding GST) at the end of the period (i.e. 30th June 2026 for FY26). It is calculated as the number of business accounts multiplied by their monthly subscription price excluding GST.

Annual recurring revenue (ARR)
Annual recurring revenue refers to the annualised subscription revenue from business customers (excluding GST) at the end of the period (i.e. 30 June 2026 for FY26). It is calculated as the number of business accounts multiplied by their monthly subscription price excluding GST, multiplied by 12 (months).

Gross profit margin
Includes total revenue less cost of sales (household and tradie SEM spend and merchant fees).

Free cash flow (FCF)
Operating cash flow less lease repayment, less payments for intangible assets and PPE. Cash flows related to M&A activities and bank guarantee release are not considered part of free cash flow calculations.

Business-Household connection
Jobs posted by householders on the hipages marketplace appear as leads to relevant trade businesses (according to our job-matching algorithm). Up to 3 businesses can successfully claim a lead: this results in a Business-Household connection. Connections are the trigger for lead credit consumption.

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The financial information should be read in conjunction with the basis of preparation set out in the Company's accounts.

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This presentation may contain forward-looking statements which are statements that may be identified by words such as "may", "will", "would", "could", "expects", "intends", "anticipates", "targets" and other similar words that involve risks and uncertainties. These statements are based on an assessment of present economic and operating conditions and on a number of best estimate assumptions regarding future events and actions that, at the date of this document, are expected to take place. No person who has made any forward-looking statements in this document has any intention to update or revise forward-looking statements, or to publish prospective financial information in the future, regardless of whether new information, future events or any other factors affect the information contained in this document, other than to the extent required by law. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties, assumptions and other important factors, many of which are beyond the control of the Company.

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