



INVESTOR PRESENTATION

FY25

26 August 2025



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This document includes the presentation of results on a statutory basis as well as non-statutory information. All financial results are presented in AUD (unless otherwise stated) and rounded to millions (unless otherwise stated). Data used for calculating percentage movements has been rounded to thousands.

Key non-statutory financial metrics:

- **Total Transaction Value (TTV)** does not represent revenue in accordance with Australian Accounting Standards and is not subject to audit or review. TTV represents the price at which travel products and services have been sold across the Group, as agent for various airlines and other service providers, plus revenue from other sources. The Group’s revenue is, therefore, predominantly derived from TTV. TTV does not represent the Group cash inflows as some transactions are settled directly between the customer and the supplier.
- **Earnings Before Interest Expense, Taxation, Depreciation and Amortisation (EBITDA)** is a financial measure which is not prescribed by Australian Accounting Standards and is not subject to audit or review. EBITDA includes interest income.
- **Underlying EBITDA** is a financial measure which is not prescribed by Australian Accounting Standards but is the measure used by the Chief Executive Officer (CEO) and the Board to assess the financial performance of the Group and segments and is not subject to audit or review. Underlying EBITDA represents EBITDA excluding significant items.
- **Revenue margin** has been calculated as revenue from contracts with customers as a percentage of TTV. The calculation does not include interest income and other income.
- **EBITDA margin** has been calculated as EBITDA as a percentage of total revenue and other income.
- **Underlying EBITDA margin** has been calculated as Underlying EBITDA as a percentage of total revenue and other income excluding significant items.

A reconciliation of Underlying EBITDA to profit before income tax expense is provided in Note 2.3: Segment Information of the Consolidated Financial Statements.

Unless otherwise stated, current and prior year financial results and metrics are based on continuing operations and exclude the Entertainment Logistix business.

AGENDA

- ❖ PRESENTERS
- ❖ INVESTMENT FUNDAMENTALS
- ❖ KEY FINANCIAL METRICS
- ❖ KEY BUSINESS HIGHLIGHTS
- ❖ OUTLOOK
- ❖ QUESTIONS
- ❖ APPENDICES
 - ❖ FINANCIAL RESULTS
 - ❖ BUSINESS COMMENTARY
 - ❖ TECHNOLOGY
 - ❖ OTHER SUPPLEMENTARY INFORMATION



PRESENTERS



MIKE SMITH
Chief Financial Officer



ANDREW BURNES AO
Chief Executive Officer &
Managing Director

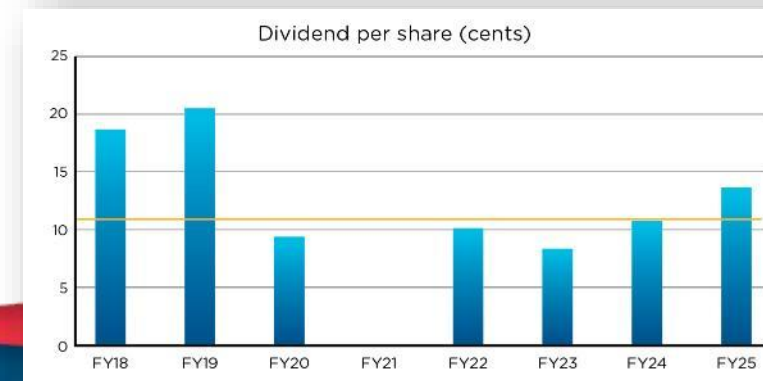
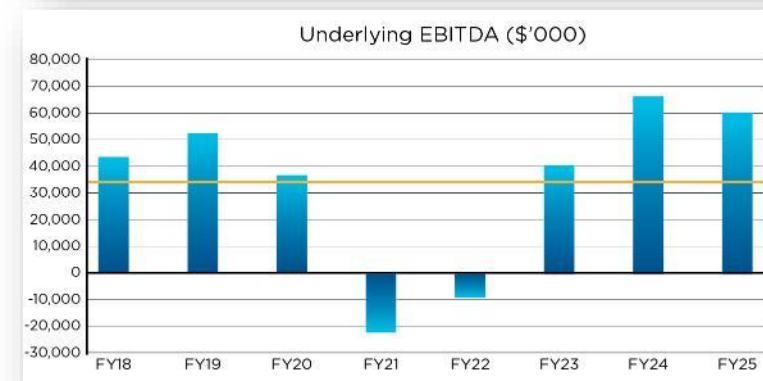
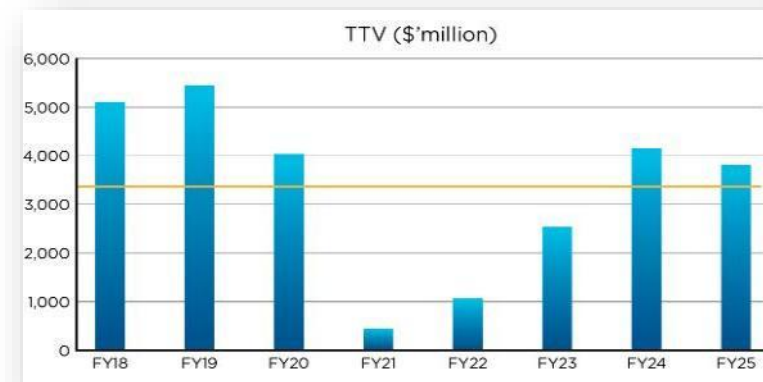


CINZIA BURNES
Chief Operating Officer &
Executive Director

INVESTMENT FUNDAMENTALS

Helloworld consistently delivers value and is well positioned for strong long-term growth.

- ✓ TTV of \$3.8 billion with strong forward bookings for the remainder of FY25 calendar year and well into FY26.
- ✓ Underlying EBITDA of \$60.6 million. Over time, HLO has consistently delivered and in line with earnings guidance.
- ✓ Strategic position solidified with Technology spend over \$95 million in the last 8 years.
- ✓ Balance Sheet has strength and liquidity; cash of \$79.4 million and ASX listed investments of \$55.6 million.
- ✓ Dividend of 14.0 cents (full-year), fully franked. HLO has paid over \$126 million in dividends over the last 8 years, fully franked.
- ✓ Structural tailwinds favouring the leisure travel segment. Target market becoming wealthier, living longer and travelling more.
- ✓ Successful track record of delivering on value accretive acquisitions. Opportunities exist for continuing industry consolidation and synergies.



KEY FINANCIAL METRICS

PROFIT AFTER
TAX

\$33.2m

up 4.1% vs pcp



EARNINGS PER
SHARE

20.4 cents

up 3.0% vs pcp



TOTAL
DIVIDEND

14.0 cents per
share, fully franked
(11.0 cents pcp)



REVENUE
MARGIN

4.9%

vs 4.8% pcp



TTV

\$3.8b

down 8.6% vs pcp



REVENUE

\$192.8m

down 8.7% vs pcp



UNDERLYING
EBITDA

\$60.6m

down 8.6% vs pcp



UNDERLYING
EBITDA
MARGIN

31.4%

vs 31.9% pcp



KEY BUSINESS HIGHLIGHTS

✓ Retail

- ✓ Stability and strength of network remains foundational to success.
- ✓ 96% re-sign rate across our Helloworld Branded and Associate networks.
- ✓ Technology solutions, including AI, play a key role in developments across the Retail business.
- ✓ FY25 impacted by challenging economic conditions, agency closures and transfers, decline in average air fares, and a change in destination mix.

✓ Wholesale and Inbound

- ✓ ReadyRooms going from strength-to-strength – TTV up 110% on pcp.
- ✓ USA land volumes more than double year-on-year.
- ✓ Wholesale cruise sales in Australia up 27%.
- ✓ Inbound airline capacity continues to improve.

✓ New Zealand

- ✓ Acquisition of Barlow Travel Group.
- ✓ 98% of members from across the YOU Travel & Cruise brand and the First Travel Group Independent network successfully re-signed.

✓ Technology

- ✓ Continued investment in leading technology solutions.



OUTLOOK

- ✓ Strong focus on cost control positions Helloworld for sustainable profit growth and long-term resilience.
- ✓ Strong forward bookings for the remainder of the 2025 calendar year and well into 2026. Air bookings for departure in FY26, up 11% pcp.
- ✓ Ongoing investment in people, technology, and infrastructure supports long-term capability and performance.
- ✓ Significant investment in advertising and marketing activities will continue, reinforcing brand awareness and driving qualified leads to our agent and broker network. These efforts are central to maintaining our market visibility and supporting business growth.
- ✓ Retail growth planning is guided by geographical data, targeting key metropolitan areas and expanding our reach in regional markets. 15 new stores planned for opening in FY26. We remain committed to agency succession planning, with future ownership pathways and training programs in place to support the next generation of business leaders.
- ✓ Our dedication to technological advancement remains a key priority, with continued emphasis on automation, artificial intelligence, and innovation. These initiatives are designed to keep the Company at the forefront of industry developments.
- ✓ We anticipate providing guidance prior to the HLO Annual General Meeting (October 2025).

QUESTIONS?





THANK YOU



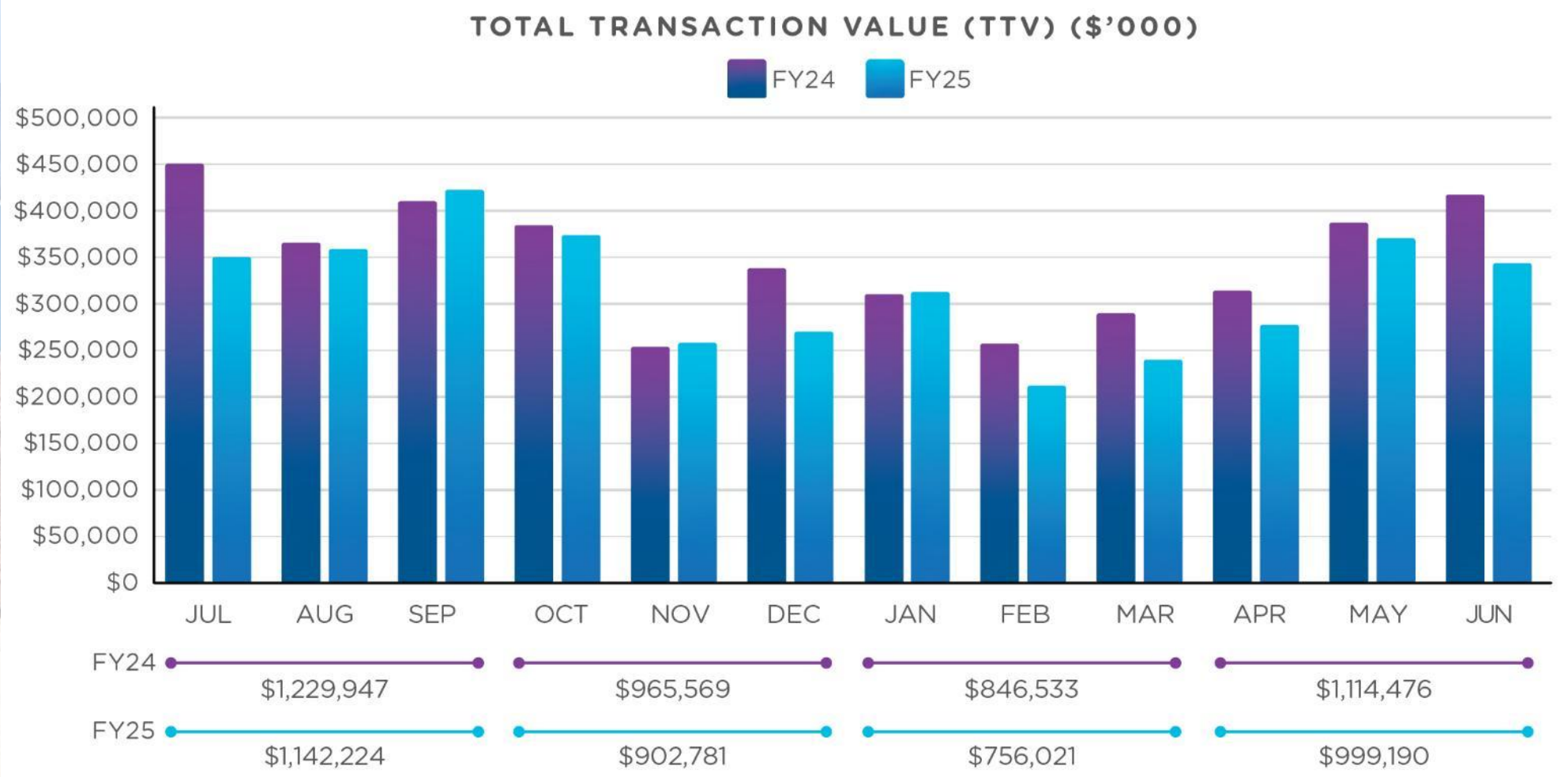
APPENDICES



1. FINANCIAL RESULTS



TTV \$3.8 BILLION



GROUP RESULTS

<i>From continuing operations</i>	FY25 \$'000	FY24 \$'000	Change %
Total Transaction Value (TTV)	3,800,216	4,156,525	(8.6%)
Revenue from contracts with customers	186,276	200,117	(6.9%)
<i>Revenue margin %</i>	<i>4.9%</i>	<i>4.8%</i>	<i>0.1%</i>
Other income	661	5,079	(87.0%)
Interest income	5,878	5,895	(0.3%)
Total revenue and other income	192,815	211,091	(8.7%)
Employee benefit expenses	(66,321)	(62,517)	6.1%
Selling and marketing expenses	(59,690)	(63,695)	(6.3%)
Communication and technology expenses	(8,453)	(8,404)	0.6%
Other expenses	(10,002)	(11,961)	(16.4%)
Significant items	1,478	(9,730)	
Total expenditure	(142,988)	(156,307)	(8.5%)
Share of profits of equity accounted investments	5,149	4,857	6.0%
Fair value gain on Webjet Group shares	5,048	-	
Underlying EBITDA	60,606	66,296	(8.6%)
<i>Underlying EBITDA margin %</i>	<i>31.4%</i>	<i>31.9%</i>	
EBITDA	60,024	59,641	0.6%
<i>EBITDA margin %</i>	<i>31.1%</i>	<i>28.3%</i>	
Depreciation and amortisation (D&A)	(13,704)	(16,694)	(17.9%)
Interest expense	(760)	(700)	8.6%
Profit before income tax (NPBT)	45,560	42,247	7.8%
Profit after income tax (NPAT)	33,162	31,858	4.1%
Basic earnings per share (EPS)	20.4 cents	19.8 cents	3.0%

KEY OUTCOMES

- NPAT up 3.0%, NPBT up 7.8%, total expenditure down 8.5%, revenue margin up 0.1%, and EPS up 3.0%.
- Marginally lower air traveller numbers, down 4.9%, challenging economic conditions, agency closures and transfers, changes in destination mix from long-haul trips to more mid-haul destinations, and lower average airfares saw TTV down 8.7% on pcp. Whilst Wholesale and Inbound businesses experienced strong growth.
- Other income down reflecting non-recurring items in FY24.
- Fair value gain of \$5.0m on 59.48 million Webjet Group shares at 30 June 2025 (at a 90 cents closing price).
- Total expenditure down 8.5% pcp.
- Full amortisation and depreciation of certain technology assets and equipment has driven the reduction in D&A.

CASH FLOW

	FY25 \$'000	FY24 \$'000
Receipts from customers	2,488,655	2,869,267
Payments to suppliers and employees	(2,483,885)	(2,808,419)
Interest received	5,799	5,896
Interest paid	(712)	(699)
Net income tax paid	(22,349)	(3,198)
Net operating cash flows from continuing operations	(12,492)	62,847
Transfers from/(to) term deposits	(13,747)	14,002
Payments of intangibles	(3,877)	(946)
Payments of property, plant and equipment	(639)	(1,150)
Payments for investments	(60,117)	(58,601)
Proceeds from sale of CTM shares	18,376	8,668
Proceeds from disposal of property, plant and equipment	10	239
Dividends received	5,045	2,961
Net investing cash flows from continuing operations	(54,949)	(34,827)
Dividends paid	(22,544)	(17,490)
Payment of principal elements of leases	(4,911)	(4,735)
Net financing cash flows from continuing operations	(27,455)	(22,225)
Net (decrease)/increase in cash and cash equivalents from continuing operations	(94,896)	5,795
Net decrease in cash and cash equivalents from discontinued operations	(4,009)	(1,799)
Net (decrease)/increase in cash and cash equivalents	(98,905)	3,996

KEY OUTCOMES

- Net operating cash outflow driven by
 - additional BSP payment in FY25 (last BSP payment made on Monday 30 June 2025 compared to Monday 24 June 2024) - \$40.0m.
 - higher income tax payments in FY25 - \$19.2m.
- Payments for investments includes Webjet Group (\$48.5m) and Barlow Travel Group (\$10.7m).
- Continued prudent cash management with net transfers of cash into term deposits to maximise interest earnings.
- 14.0 cents in fully franked dividends paid to shareholders in FY25, with a 6.0 cents fully franked final dividend declared on 26 August 2025.

BALANCE SHEET

	30 Jun 2025 \$'000	30 Jun 2024 \$'000
Cash, cash equivalents and cash deposits	79,405	161,877
Trade and other receivables	63,545	56,195
Accrued revenue	33,311	28,369
Other investments	55,608	-
Other current assets	13,086	7,229
Assets held for sale	6,942	-
Total current assets	251,897	253,670
Trade and other receivables	6,236	191
PPE and ROU assets	12,818	27,520
Equity accounted investments	28,761	28,123
Other investments	2,856	20,322
Intangibles	265,297	258,969
Deferred tax assets	284	1,897
Total non-current assets	316,252	337,022
Trade and other payables	165,092	184,047
Lease liabilities	4,927	6,570
Provisions	9,991	13,310
Deferred revenue	11,555	7,623
Income tax payable	10,879	15,959
Other current liabilities	1,201	494
Liabilities associated with assets held for sale	5,644	-
Total current liabilities	209,289	228,003
Lease liabilities	5,897	15,627
Deferred tax liabilities	9,989	16,527
Provisions	1,234	1,253
Deferred revenue	596	-
Other non-current liabilities	135	936
Total non-current liabilities	17,851	34,343
Net assets	341,009	328,346

KEY OUTCOMES

- Cash reduction due to timing of BSP payments (\$40.0m), increased tax payments (\$19.2m), and investment in Webjet Group Limited (\$48.5m); totalling \$107.7m. Cash includes \$18.5m of restricted cash (2024: \$48.5m).
- Entertainment Logistix property, plant & equipment, right of use assets and lease liabilities were classified as 'held for sale' at 30 June 2025. Business assets sold post 30 June 2025.
- Investments include MTA (50%), Phil Hoffmann Travel (40%), Australiareiser (34%) and ASX listed WJL and CTM shares.
- Trade and other payables at 30 June 2025 are lower than 30 June 2024 due to the timing of BSP payments.

2. BUSINESS COMMENTARY



RETAIL HIGHLIGHTS FY25

- The stability and strength of our network remains foundational to our success; providing a reliable platform for growth and innovation.
- Achieved a 96% re-sign rate across our Helloworld Branded and Associate networks.
- Expansion of the retail network with new Helloworld Travel branded stores across Australia.
- Technology solutions, including AI, play a key role in developments across the Retail business, enabling greater efficiencies in agency operations.
- Significant focus on digital enhancement, including Data Check, that offers data-rich business insights, and the Helloworld Trips App launched in partnership with Travefy.
- HLO Loyalty Share Program for agents rolled out in Australia and New Zealand in the first half and well received by agents.
- Helloworld Travel is again a finalist for the 'Most Outstanding Branded Travel Agency Group' at the 2025 National Travel Industry Awards (NTIA) (to be announced in October 2025).



RETAIL EVENTS HIGHLIGHTS FY25

- Major events, conferences, retreats and meetings were held throughout the year to strengthen network connectivity.



TRAVEL ACADEMY HIGHLIGHTS FY25

- The Helloworld Travel Academy continues to grow with over 12,000 attendees through its programs since it was launched in 2022.
- Training programs focus on delivering tangible outcomes for agents, including - Future Owner Training, Rookie Programs, Destination Masterclasses and Resworld Bootcamps.
- The Helloworld Travel Academy remains a key pillar in our talent pipeline, contributing to the long-term vitality of both our own networks and the wider travel industry.
- The Helloworld Travel Academy is again a finalist for the 'Most Outstanding Travel Industry Training Academy' at the 2025 NTIA (to be announced in October 2025).



WHOLESALE HIGHLIGHTS FY25

- VIVA Holidays were again awarded the National Tourism Industry Award (NTIA) for the 'Most Outstanding Wholesaler' for the second year running.
- New luxury brand, VIVA Gold, was launched in December with a dedicated luxury product range to meet the demands at the top end of the luxury travel market.
- Strong growth in travel to the USA defied market trends, with land volumes more than doubling year-on-year, making it the top-performing international destination.
- Travel to Japan and Canada showed strong growth at over 60%. Italy and the UK increased by over 40% for each market. Fiji and Australia also performed well with growth above 25%.
- New destinations and new brochures added to the extensive wholesale collection across Helloworld Branded, VIVA Holidays and GO Holidays.
- VIVA Holidays was again nominated in the 2025 NTIA for individual recognition for the 'Sales Executives' and 'Most Popular Reservations Team' and is a finalist for 'Most Outstanding Wholesaler Award' (to be announced in October 2025).

VIVA
HOLIDAYS



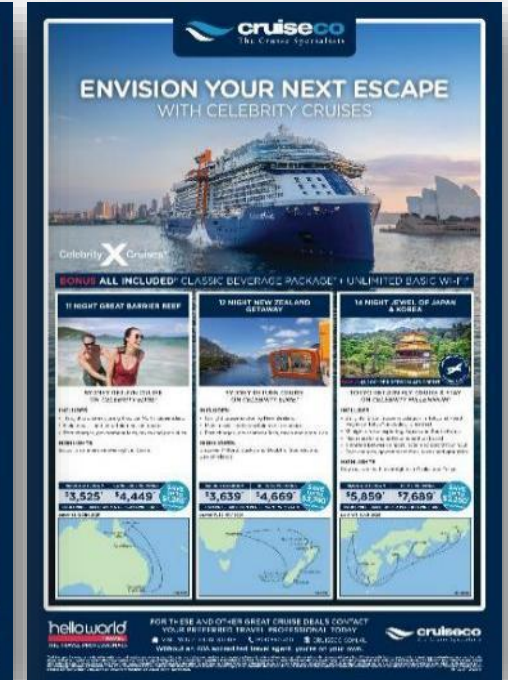
VIVA GOLD



CRUISE HIGHLIGHTS FY25

SIGNATURE 
COLLECTION BY CRUISECO

- Wholesale cruise sales continue to grow, up 27% in FY25, across our dedicated cruise brands in AU and NZ; including strong growth for luxury and expedition cruising.
- A new brand, Signature Collection by Cruiseco, was launched in market.
- Cruiseco relaunched genuine air and cruise package holidays, delivering value led complete cruise holidays with a focus on short to medium haul destinations.
- Cruiseco is a finalist for the 'Most Outstanding Wholesaler Award' at the National Travel Industry Awards (to be announced in October 2025).



INBOUND HIGHLIGHTS FY25

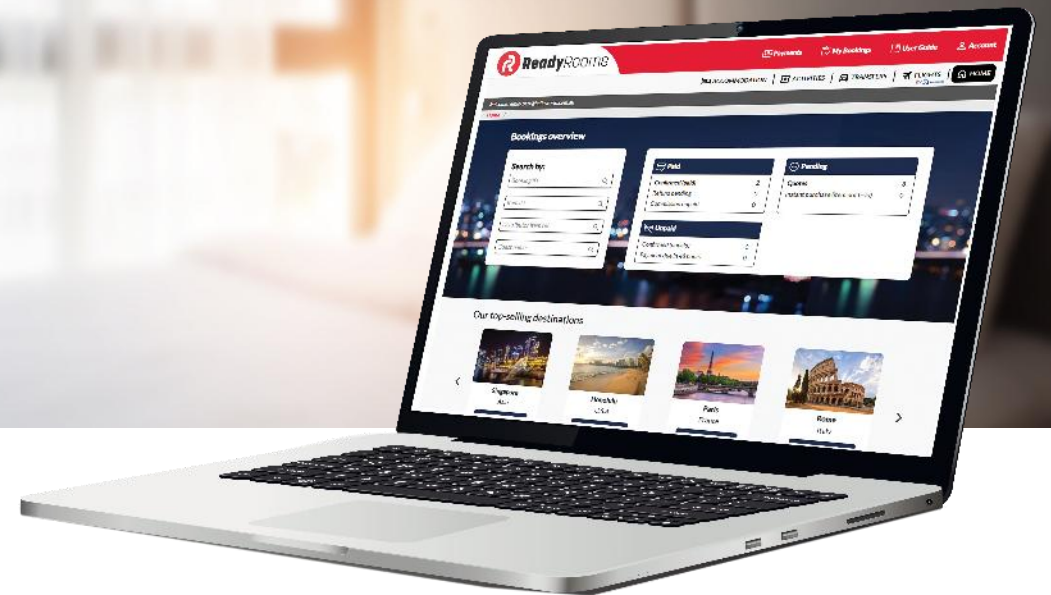
- FY25 performance was strong across Inbound, with growth of 4.0% year on year.
- Growth across both Group and FIT markets. The value of each trip booked increased as people sought high end accommodation and experiences.
- Our region was also assisted with favourable exchange rates from our key source markets offering good value in comparison to many other destinations.
- The top 3 volume source markets in terms of growth over the previous year were USA (up 45%), Scandinavia (up 26%) and the UK (up 16%).
- Inbound airline capacity continues to improve with extra competition facilitating lower airfares.
- With clients in 30 countries around the world, the Helloworld and ATS Inbound brands work closely with over 200 agent partners globally and approximately 4,000 supplier partners in Australia, New Zealand and the South Pacific.

aotinbound
a.t.s. Pacific



READYROOMS HIGHLIGHTS FY25

- HLO's wholesale hotel booking platform, ReadyRooms, continues to experience a rapid increase in users and also sales. The user experience and depth of product is providing agents with a great tool to help design their clients' holidays wherever they are in the world at very competitive rates.
- Currently features over 300,000 hotels, activities and transfers, providing travel agents with a cutting-edge booking portal.
- ReadyRooms enhancements have resulted in growth in FY25 vs FY24 of 110% in travelled revenue and 147% in booked revenue.



MY WAY TRAVEL & EVENTS HIGHLIGHTS FY25

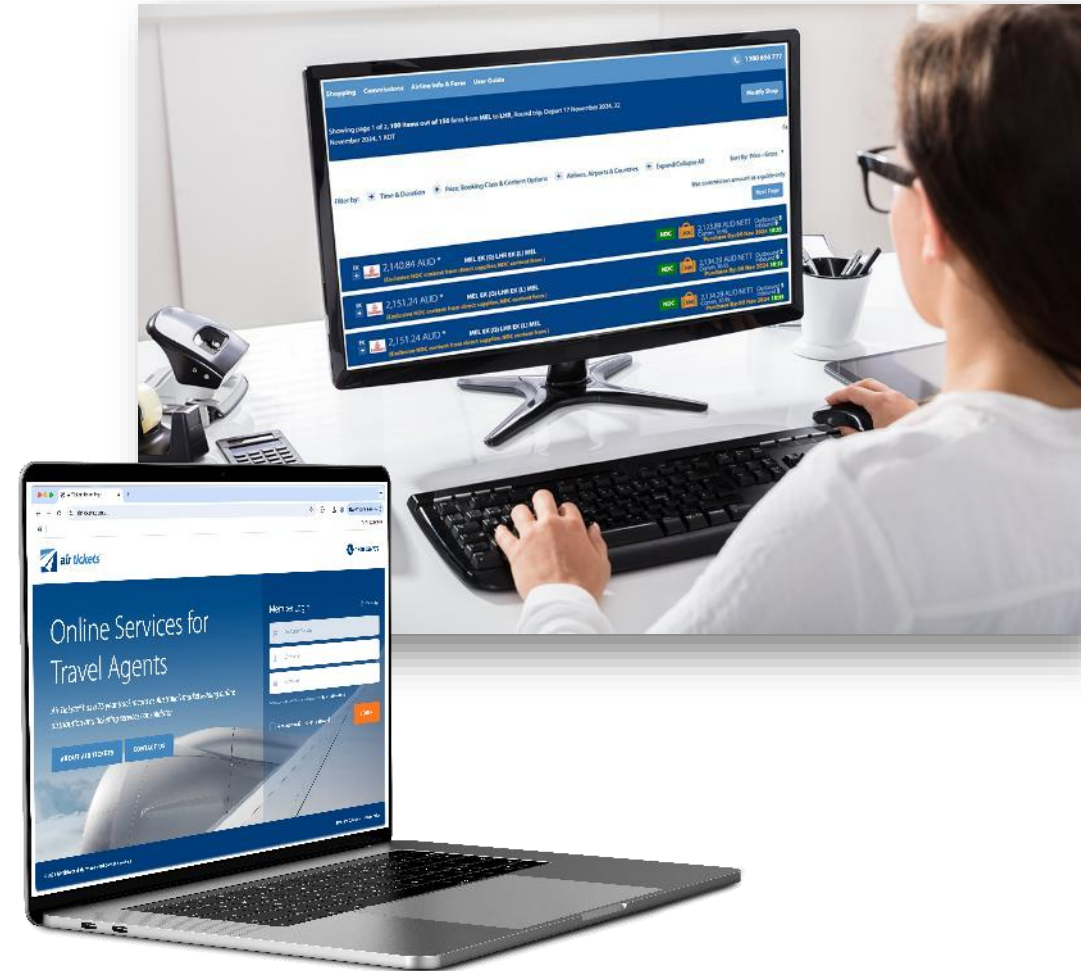


- My Way Travel & Events (MWTE) is 12 months into its journey with the vision to be the premier experience integration provider for ticketed sports and entertainment events globally.
- Selling through both the Helloworld agent networks and direct to customer, MWTE delivers a convenient, reliable and streamlined solution for those seeking multiple components of their live event experience.
- With event travel packages across sport, theatre, music (concerts and festivals) and lifestyle, MWTE has to date entered a number of partnership agreements, including, the AFL, Marvel Stadium, Cricket Australia Travel Office, NBL, LIV Golf, Melbourne Cricket Ground, Live Nation, Beyond The Valley Music Festival, Royal Edinburgh Military Tattoo and Michael Cassell Group.



AIR TICKETING HIGHLIGHTS FY25

- Air Tickets was awarded the National Tourism Industry Award in 2024 for the 'Innovation in Travel Support Services' for their SmartRefunds solution.
- Market leading SmartRefunds technology continues to go from strength to strength with positive agent feedback and over 10,000 users since launch in late 2023.
- Destination mix and lower airfares contributed to a decline in Air TTV year-on-year.
- Strong recovery with air bookings for departure in FY26 up 11% pcp.



NEW ZEALAND HIGHLIGHTS FY25

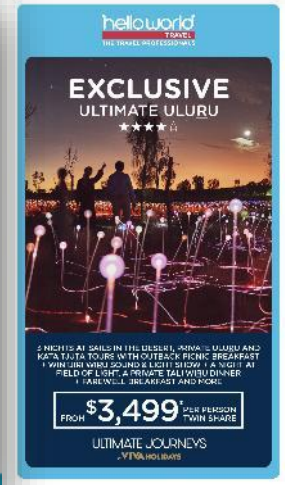
BARLOW
TRAVEL GROUP

- Acquisition of Barlow Travel Group
 - In April 2025, Helloworld Travel acquired 100% of the voting shares of Barlow Travel Group Limited (BTG).
 - BTG, established in 2011, is a leading corporate and event travel provider based in Wellington, trading as BCD Travel in New Zealand.
 - Peter Barlow, founder of BTG, remaining in the business alongside his highly experienced team.
- 98% of members from across the YOU Travel & Cruise brand and the First Travel Group Independent network successfully re-signed.
- Helloworld Travel awarded the Marketing Campaign of the Year by the Travel Agents Association of New Zealand (TAANZ) at the National Travel Industry Awards 2025.



MARKETING HIGHLIGHTS

- Major media campaigns with international and domestic tourism bodies, commercial air, cruise, land and destination partners.
- Newscorp Platinum Partnership, plus partnerships with all major media.
- 'Helloworld' the TV show aired across the Nine network in 2024 with very positive feedback from the agent networks.
- Helloworld is a finalist for the 'Most Outstanding Marketing Campaign' at the 2025 NTIA for NYC with Love campaign (to be announced in October).



helloworld TRAVEL
THE TRAVEL PROFESSIONALS

ELEVATE YOUR JOURNEY IN 2025 WITH QATAR AIRWAYS

GREAT FARES TO INCREDIBLE DESTINATIONS
FLY RETURN FROM SYDNEY

	Economy Class from	Business Class/Gulfair* from
ROME	\$1,755*	\$8,254*
VENICE	\$1,775*	\$8,239*
BARCELONA	\$1,829*	\$8,349*
LONDON	\$1,919*	\$8,925*
DUBLIN	\$1,945*	\$8,999*
ATHENS	\$1,979*	\$9,215*

BOOK BY 20TH APRIL 2025 FOR DEPARTURES UNTIL 10TH DECEMBER 2025
GREAT FARES TO OVER 20 OTHER QATAR AIRWAYS DESTINATIONS AVAILABLE NOW!

FOR THESE AND OTHER AMAZING DEALS CONTACT YOUR PREFERRED TRAVEL PROFESSIONAL

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THE TRAVEL PROFESSIONALS

TRY SOMETHING NEW IN CANADA*

AIR CANADA ON SALE!

WINDSOR \$2,226
CALGARY \$2,358
TORONTO \$2,574
MONTREAL \$2,579

THREE GREAT NAT'YAT ONE AND TWO'S ON SALE NOW!



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DIENWEI AND RESORT IN CALIFORNIA CELEBRATE 70 MAGICAL YEARS

CALIFORNIA ON SALE

LOS ANGELES ON SALE

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SAY HELLO TO EUROPE & UK WITH COLLETTE

14 DAY EXPLORING BRITAIN & IRELAND

15 DAY MEDITERRANEAN COASTAL JOURNEY

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MARKETING HIGHLIGHTS

- Significant marketing activity for wholesale brands.

VIVA GOLD
DEFINING LUXURY TRAVEL

Viva Gold is excited to announce that we have been selected by the industry to offer a new, exclusive, and unparalleled holiday experience.

As Viva Gold, we are the luxury travel experience, offering a new, exclusive, and unparalleled holiday experience. We are the luxury travel experience, offering a new, exclusive, and unparalleled holiday experience.

Our holiday is more than just a holiday. It's a journey of discovery, a journey of discovery, a journey of discovery. It's a journey of discovery, a journey of discovery, a journey of discovery.

With Viva Gold, you can experience the luxury travel experience, offering a new, exclusive, and unparalleled holiday experience. We are the luxury travel experience, offering a new, exclusive, and unparalleled holiday experience.

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To curate your bespoke luxury holiday, contact your preferred ATA-accredited travel professional.

VIVA HOLIDAYS
HOLIDAYS MADE IN SINGAPORE.

EXCLUSIVE AIR AND LAND PACKAGES INCLUDING RETURN FLIGHTS

5 DAY SINGAPORE HIGHLIGHTS
Includes: 5 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore. **SAVE \$150**

5 DAY SINGAPORE ESCAPE
Includes: 5 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore. **SAVE \$150**

5 DAY SENSATIONAL SINGAPORE
Includes: 5 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore. **SAVE \$150**

5 DAY SENTOSA ISLAND GETAWAY
Includes: 5 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore. **SAVE \$150**

5 DAY SENTOSA FAMILY ESCAPE
Includes: 5 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore, 4 nights in Singapore. **SAVE \$150**

VIVA HOLIDAYS
FOR THESE AND OTHER GREAT DEALS CONTACT YOUR PREFERRED TRAVEL PROFESSIONAL. Without an ATA-accredited travel agent, you're on your own.

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VIVA HOLIDAYS
TURN UP FOR A DIFFERENT HOLIDAY

4 NIGHT DAWNIN' FAMILY ESCAPE
Includes: 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin. **SAVE \$150**

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VIVA HOLIDAYS
TRY SOMETHING NEW IN CANADA

6 DAY ROCKY MOUNTAINEER JOURNEY THROUGH THE CLOUDS CLASSIC
Includes: 6 nights in Canada, 6 nights in Canada, 6 nights in Canada, 6 nights in Canada, 6 nights in Canada. **SAVE \$150**

5 nights from \$3,859* per person (twin share)

VIVA HOLIDAYS
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VIVA HOLIDAYS
EXCLUSIVE LUXURY ESCORTED SMALL GROUP JOURNEYS

4 NIGHT DAWNIN' FAMILY ESCAPE
Includes: 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin. **SAVE \$150**

4 NIGHT DAWNIN' FAMILY ESCAPE
Includes: 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin. **SAVE \$150**

4 NIGHT DAWNIN' FAMILY ESCAPE
Includes: 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin. **SAVE \$150**

4 NIGHT DAWNIN' FAMILY ESCAPE
Includes: 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin, 4 nights in Darwin. **SAVE \$150**

VIVA HOLIDAYS
FOR THESE AND OTHER GREAT DEALS CONTACT YOUR PREFERRED TRAVEL PROFESSIONAL. Without an ATA-accredited travel agent, you're on your own.

hello world TRAVEL
P: 1300 131415 | E: vivagold@vivaholidays.com.au

CRUISECO
The Cruise Specialists

UNCOVER EUROPEAN WONDERS WITH AZAMARA CRUISES

11 NIGHT GRECIAN GOLD
Includes: 11 nights in Greece, 11 nights in Greece, 11 nights in Greece, 11 nights in Greece, 11 nights in Greece. **SAVE \$150**

13 NIGHT FIESTA VOYAGE
Includes: 13 nights in Spain, 13 nights in Spain, 13 nights in Spain, 13 nights in Spain, 13 nights in Spain. **SAVE \$150**

EXPERIENCE MORE ON BOARD
DINING + COOKERY DEMONSTRATIONS + ENTERTAINMENT ON BOARD + AMAZING LOCAL CULTURAL NIGHT + ONBOARD GRATUITIES

hello world TRAVEL
FOR THESE AND OTHER GREAT CRUISE DEALS CONTACT YOUR PREFERRED TRAVEL PROFESSIONAL TODAY. Without an ATA-accredited travel agent, you're on your own.

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3. TECHNOLOGY



MARKET LEADING TECHNOLOGY – RETAIL

Resworld

- Helloworld's flagship retail mid-office platform, Resworld, continues to deliver strong operational efficiencies for agents and digital enablement across our agency networks in Australia and New Zealand. Recent enhancements are designed to further streamline workflows, reduce manual processes, and support scalable growth.

Helloworld Trips App

- In partnership with Travefy, the Helloworld customer itinerary app brings the latest itinerary technology to our agency network and their customers. Offering stunning itineraries that include all travel information and documentation, plus bonus features such as live flight tracking and city guides.

Data Check

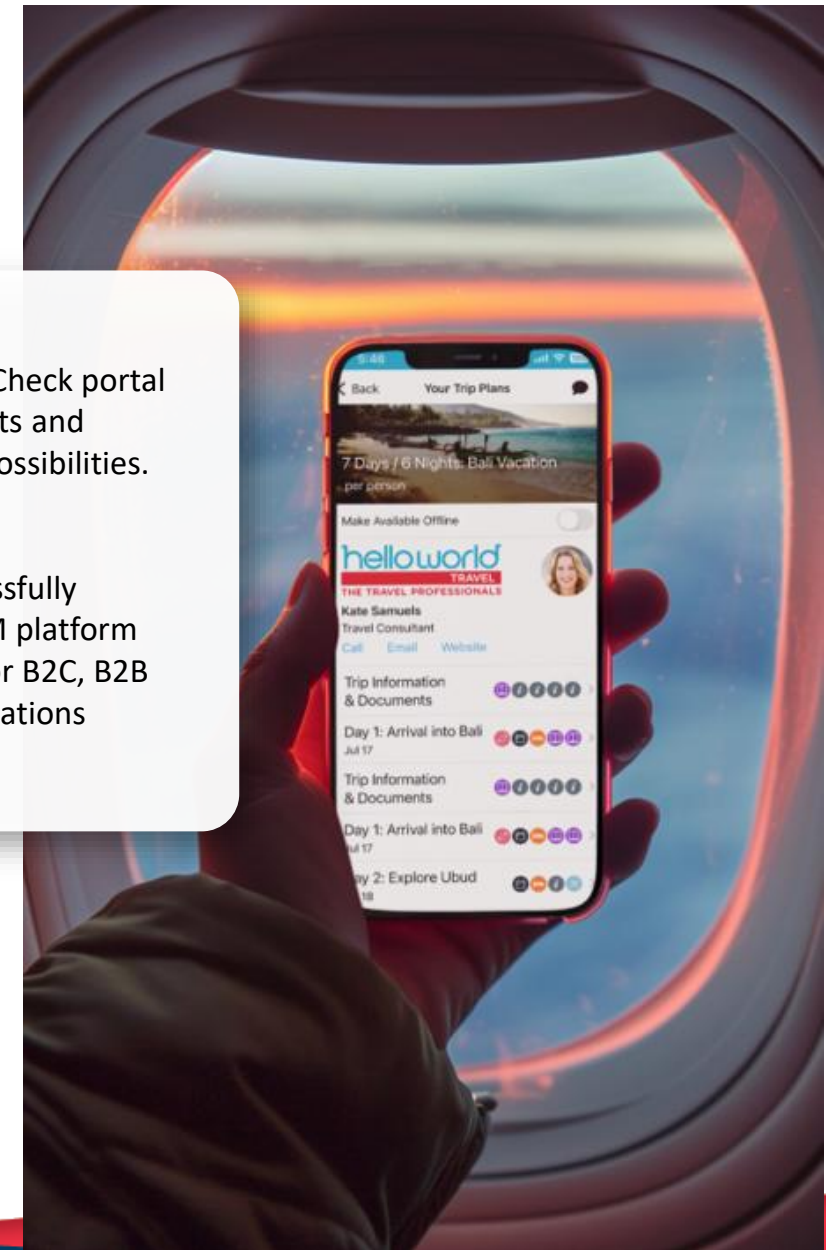
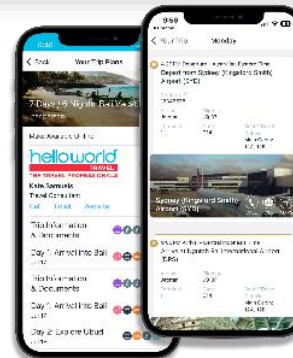
- The Helloworld Data Check portal offers data-rich insights and revenue generation possibilities.

Genesys

- Helloworld has successfully integrated a new eDM platform across the business for B2C, B2B and B2B2C communications across our networks.



RESWORLD
Powered by **helloworld TRAVEL**



MARKET LEADING TECHNOLOGY

– RETAIL CONTINUED

New agent portal

- The newly updated portal is the hub for Helloworld advisors, providing access to all information regarding preferred suppliers, specials, and marketing activity. It includes a comprehensive operations manual, marketing tools and collateral, as well as training documents and webinars.

helloworld.com.au

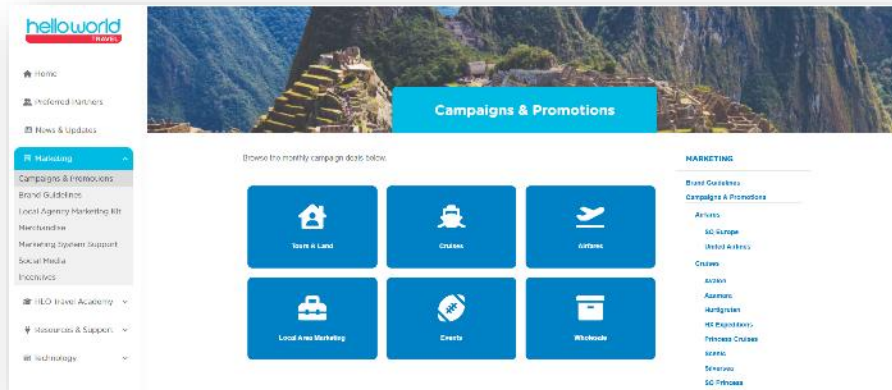
- The overarching helloworld.com.au website delivers enquiries and customers directly to the Helloworld advisor networks. With geolocation technology, all users are directed to their closest advisor, where they can book content or view and enquire about the latest deals.

Microsites

- Our advisor-specific microsites are customisable and tailored by each store to meet their needs. Featuring bookable content, geolocation technology, and an easy-to use CMS, they are designed to allow agencies to carry their own brand identity.

Air Ticketing Consolidation

- Helloworld's air ticketing systems, Air Tickets and Express Tickets, remain at the forefront of ticketing and consolidation with additional enhancements to the SmartSuite of technologies including SmartNDC and SmartRefunds.



MARKET LEADING TECHNOLOGY – WHOLESALE

ReadyRooms

- HLO's wholesale hotel booking platform, continues to deliver a rapid increase in users and also sales. The booking platform features over 300,000 hotels, activities and transfers, providing travel agents with a cutting-edge booking portal.

Mango & GoNet

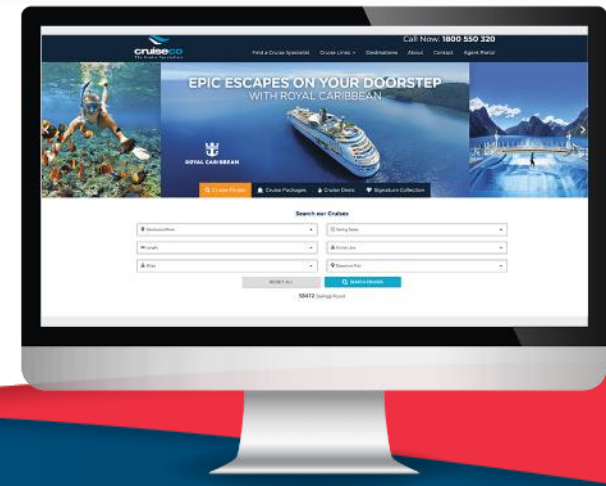
- Helloworld's wholesale Travel Agent Booking platforms continue to be developed and enhanced to increase efficiency and integration. Mango is used in AU and GoNet in NZ.

Tourplan

- Mango and GoNet are powered by Tourplan, with the supplier integrations delivered via the Tourplan DX platform.

Odysseus

- Used by Cruise, this system has direct API feeds from all major global cruise lines. The HLO tailored version has bespoke enhancements allowing for a quick turnaround in creating white label sites for agents, as well as finance modules, and increasing the productivity of division.



TECHNOLOGY – AUTOMATION

AIR TICKETING

- Air Tickets automation journey continues at pace and will be further developed and enhanced over the remainder of 2025 rolling out further automation supported developments.
- Data shows 98% of all tickets are issued by our systems, providing both internal and external benefits.
- Air Tickets and Express Tickets, operating in both Australia and New Zealand, are utilising automation to provide internal efficiencies and most importantly providing customers with instant e-tickets via our in-house developed technology.
- The award winning SmartRefunds system automatically calculates the airline ticket refund value and then processes the refund in two clicks. This streamlines what was an elongated process, delivering greater efficiencies to users.



TECHNOLOGY – AI INNOVATION ACROSS THE BUSINESS

- Helloworld continues to assess AI integration and benefits across business functions to drive operational efficiency and improve service delivery, enable faster data processing, reduce manual workloads, and support more informed decision-making across teams.
- AI is delivering advantages across areas such as Marketing via AI powered analytics tools delivering insights to understand booking trends, customer behaviours, and performance of campaigns. Also, through automation from segmenting audiences to optimising social media campaigns in real time, AI technology promotes agility, effectiveness and efficiencies.
- Helloworld will continue to explore and roll out AI supported developments in the future, with appropriate security and awareness measures in place.
- As we expand our use of AI, we remain committed to safeguarding data privacy and maintaining robust cybersecurity standards.



RETAIL NETWORKS

- Total network numbers of over 2,600 across Australia and New Zealand including 650+ franchisees, 1,050+ agencies in our buying groups and 850+ members of our broker business networks.
- Across the Company's agency and broker networks, there are over 10,000 agents delivering professional advice and service across Australia and New Zealand, the biggest group of travel professionals in Australia and New Zealand.

BRANDED NETWORK	
ASSOCIATE NETWORK	
MAGELLAN TRAVEL GROUP	
CORPORATE NETWORK	
INDEPENDENT NETWORK	
AUSTRALIAN TRAVEL BROKER NETWORK	
NEW ZEALAND NETWORKS	
ETG RETAIL BRANDS	

THE ENDURING VALUE OF THE TRUSTED ADVISOR

- In an increasingly digital, complex and fast-paced world, the role of the trusted travel professional remains not only relevant, but essential. Travel professionals continue to deliver exceptional value to clients through a combination of expertise, personalised service, passion, hard work and unwavering support.
- Our agents deliver:
 - Peace of mind
 - Expert knowledge and insight
 - Time saving efficiency
 - Tailored bespoke experiences
 - Access to best rates, deals, specials
 - Dedicated support
 - Seamless, stress-free arrangements from start to finish and beyond.
- Our agents and brokers remain the cornerstone of trusted, tailored, and professional travel experiences.

4. OTHER SUPPLEMENTARY INFORMATION



HELLOWORLD BRAND PORTFOLIO

- Retail and corporate travel agency franchise, buying group and broker networks in AU and NZ
- International and domestic leisure travel wholesaling; including a dedicated sporting and live events packaging business
- Inbound tour operating in Australia, New Zealand and Fiji
- Air ticket consolidation
- Luxury tour operating in AU and international
- Tourism related transport services in Fiji



BRANDS & BUSINESSES

RETAIL



Travel agencies in Australia and New Zealand who adopt full branding on their agencies and collateral material, including the tagline 'The Travel Professionals'.



Travel agencies who carry the "Member of Helloworld Travel" brand and value proposition while maintaining their own brand presence in market.



Australia's largest network of premium independently owned corporate travel agents and travel management companies.



Australian based network with loyal high-end clients managing their own brand and marketing while leveraging off the Helloworld brand and the buying strengths of the Group.



ETG's premium franchise network comprising premium and independent travel management companies that operate in the high-end leisure and corporate travel space.



One of the premier travel agency brands in South Australia. Phil Hoffmann Travel operates leisure, business and curated group travel services.



New Zealand's leading independent travel alliance, providing members with market efficiencies to enhance customer experience in retail, corporate and wholesale travel.



YOU Travel and Cruise is a branded franchise network operating in New Zealand. With a range of vibrantly branded stores across the country.



Australia's largest independent buying network affiliated to Helloworld, able to leverage the strength of Helloworld's supplier relationships and maintain their independence.



One of the largest independent travel agency networks in Australia and New Zealand, ETG was established in 1983 and has a respected reputation through service, collaboration, tools and technology.



Part of ETG. One of the leading buying groups in Australia. 'We Speak Your Language' is the key identifier for this group, made up of agents predominantly focused on Asian markets.



Part of ETG, italktravel & cruise (ITT) operates across Australia, utilising the ITT brand as well as their own specific branding. United by their 'talk to us' identity and tagline.



Australia's leading group of mobile travel agents for leisure and corporate travel; utilising bespoke technologies designed for home based agents whilst utilising the Helloworld Group buying power.



The Travel Brokers is one of New Zealand's leading home based travel specialist networks. Established in 2002 their members have vast experience managing travel for leisure, corporate, weddings, groups and conventions.



Independent Travel Group encompasses independently owned and operated travel businesses in Australia. A partnership model allows members to tailor a business based on their needs.



A leading corporate and event travel provider based in Wellington, trading as BCD Travel in New Zealand. Acquired by Helloworld Travel in April 2025.

DMC - AUSTRALIA, NEW ZEALAND AND FIJI



Established in 1989, AOT Inbound is one of Australia's longest established inbound tour operator in Australia, offering an excellent booking platform and staff to service the FIT and Group markets from UK, Europe, USA and other long-haul Western markets



A leading inbound tour operator with offices in Australia, NZ and Fiji, providing speciality inbound services in all three destinations for FIT and Group markets from UK, Europe, USA and other long-haul Western markets.



Established in 1987 - ETA is a leading Inbound Tour Operator (Asian Specialist) - working across 16 countries throughout Asia.



Australiareiser is the largest wholesaler from Scandinavia to Australia and the South Pacific, operating from Norway, Sweden and Denmark.



New Zealand's largest inbound tour operator offering an excellent booking platform and staff to service both the FIT and Group markets from UK, Europe, USA and other long-haul Western markets.

WHOLESALE



One of the largest wholesale brands in Australia, offering an extensive range of products covering most destinations throughout the world.



A new brand for discerning clients focusing on high-end, small group touring in Australia and international destinations.



VIVA Gold delivers high-end, exclusive travel experiences that offer unique, often once-in-a-lifetime experiences and packages.



New Zealand's longest serving travel wholesaler offering its travel agency distribution a diverse and extensive range of travel products around the globe.



ReadyRooms offers travel agents the ability to search, compare and book an extensive range of worldwide accommodation and activities online.



Founded in 1967 by former All Blacks fullback, Mick Williment, Williment Travel is New Zealand's sports and events travel specialists.



Provides travel agents with everything they need to plan and book their clients' next cruise holiday, combining an unbeatable mix of service, support and value.



A specialist cruise package wholesaler providing access to cruise products, creating exclusive fly/cruise products and specialised charters.



Signature Collection by CruiseCO offers a range of specially designed luxury cruise packages complete with all the components of a truly elite cruise offering.

TECHNOLOGY



Resworld is Helloworld's bespoke Retail Mid-Office Solution with optimised booking management workflows able to import bookings from multiple GDS systems. Agents can automate payments to suppliers and generate documentation.



Mango is a B2B booking engine used by Australian and New Zealand travel agents to search and book accommodation, transfers, car hire and tours. Mango supports Viva Holidays, Go Holidays, AOT Online, ETA Online and ATS Pacific.



World class technology providing travel agents with a ticket processing system subject to rigorous real-time validation and a queuing system the envy of global consolidators.



SmartFares® is a web based shopping tool sourcing the latest airline fares for our travel agent customers. Locating flight options for every airline in the world, in real



SmartFares® is a web based shopping tool sourcing the latest airline fares for our travel agent customers. Locating flight options for every airline in the world, in real



SmartNDC is integrated with IATA's "New Distribution Capabilities - NDC" and uses the latest APIs and airline technologies. With the ability to shop, book, ticket, cancel,

CONSOLIDATION



Air Tickets is the travel industry's major airfare distribution and ticketing service consolidator, with a 24/7 web-based portal to real-time airfares allowing agents to shop, book and ticket in one system.



Express Tickets is a service focused consolidation division backed by an advanced fares & ticketing technology platform. A market-leading consolidator providing travel agencies, tour operators and OTA's with an efficient, easy-to-use airfare and airline ticketing solution.

EVENTS



My Way Travel & Events specialises in premium travel and event experiences. From the AFL Grand Final, to the Ashes Test Series, FI Grand Prix, Super Bowl, and NBL Hoopsfest, to the best theatre events, global concerts and arena shows, creating tailored travel packages that showcase the best of the world's biggest events and experiences.

FIJI



Tourist Transport Fiji operates a fleet of 40 vehicles providing transfer services throughout Fiji with sightseeing tours and adventure packages under the Great Sights and Feejee Experience brands.

ATHENS



Helloworld operates a dedicated software development office in Athens, Greece. Supporting key technology platforms including ReadyRooms, Tourplan, and Air Tickets, the team of experts contribute significantly to the company's global technology capability.

COMPANY BACKGROUND INFORMATION

BOARD AND MANAGEMENT TEAM

- **Non-Executive Director and Chairman – Garry Hounsell**
Garry was appointed to the Board as Chairman on 4 October 2016 and has extensive Director experience on a wide range of highly successful Boards including Qantas, Treasury Wines, Dulux and Myer.
- **Chief Executive Officer & Managing Director – Andrew Burnes, AO**
Andrew was appointed CEO and Managing Director on 1 February 2016. He founded The Australian Outback Travel Company (which became The AOT Group) in 1987 and merged this business with Helloworld Travel in 2016.
- **Executive Director & Chief Operating Officer – Cinzia Burnes**
Cinzia was appointed on 1 February 2016 and brings extensive sector and management experience to the board, having played a pivotal role in growing The AOT Group for over 25 years and Helloworld Travel since 2016.
- **Non-Executive Director – Rob Dalton**
Rob was appointed to the Board as Independent Non-executive Director and Chair of the Audit & Risk Committee on 9 November 2021. Rob has over 30 years accounting, advisory and leadership experience.
- **Non-Executive Director – Hon. Martin Pakula**
Martin was appointed to the Board as Independent Non-executive Director on 30 November 2022 following his retirement as an MP and Minister in the Victorian Government, where he served as Tourism Minister amongst several other portfolios.
- **Non-Executive Director – Leanne Coddington**
Leanne was appointed to the Board as an Independent Non-executive Director on 1 February 2023 following a long career with Tourism and Events Queensland including 9 years as CEO.
- **Chief Financial Officer – Mike Smith**
Mike was appointed CFO in May 2022. Michael was previously the CFO and CEO of Amplifon Australia. Prior to this Mike was the CFO at Adacel Technologies and a senior manager at PwC.
- **Group Company Secretary – Sylvie Moser**
Sylvie joined Helloworld Travel in January 2021 as Company Secretary and was appointed Group Company Secretary in April 2022. Sylvie has several years' experience in CFO and company secretarial roles.

AT 30 JUNE 2025

A\$1.43
Share price

163.3 million
Shares on issue

A\$233.6 million
Market capitalisation

A\$79.4 million cash
A\$0.0 debt



SUBSTANTIAL SHAREHOLDERS AT 30 JULY 2025

Burnes Group & Associates	39,541,832	24.2%
Spiros & Irene Alysandratos	24,146,943	14.8%
FIL Limited	14,475,534	8.9%
Total Top 10 (as at 30 July 2025)	90,969,724	55.7%
Total Top 10 (as at 30 July 2024)	91,897,639	57.1%