

VERKKOKAUPPA.COM OYJ
CAPITAL MARKETS DAY 2026

**STRENGTHENING
TRUST WITH A
STRONG BRAND**

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WE DRIVE LONG-TERM CUSTOMER TRUST BY PAIRING SUSTAINABLE OPERATIONS WITH ACTIVE CUSTOMER ADVOCACY

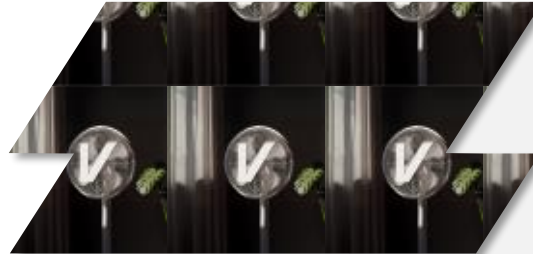
VERKKOKAUPPA.COM VISION

**TO CREATE THE
NEW NORM
FOR BUYING
AND OWNING**

SUSTAINABILITY PROGRAM 2024–28



**PASSIONATELY ON CUSTOMERS'
SIDE FOR CIRCULAR FUTURE**



**ENSURING RESPONSIBLE
OPERATIONS AND SUPPLY CHAINS**



**FOSTERING WELL-BEING AND
SUCCESS OF OUR PEOPLE**

MAINTAINING EXEMPLARY BUSINESS CONDUCT



DRIVING CIRCULAR ECONOMY ONLINE TO EXTEND PRODUCT LIFECYCLES IS THE SPEARHEAD OF OUR SUSTAINABILITY PROGRAM

HIGHLIGHTED TOPIC



***PASSIONATELY ON
CUSTOMERS' SIDE
FOR CIRCULAR
FUTURE***

1

We are passionately on the customer's side and deliver products that customers truly need: maintaining a return rate below 1%

2

Expanding the assortment and accelerating sales of pre-owned products and introducing circular services and solutions targeting double-digit sales growth

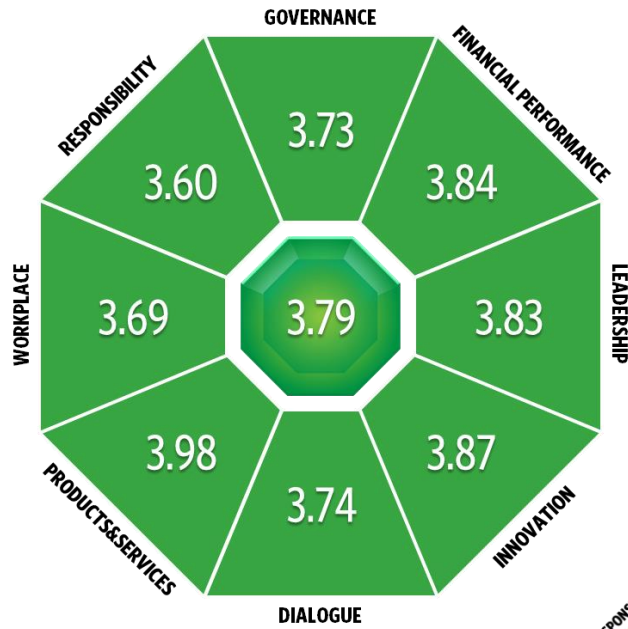
3

Building a fully digital service model for extending the lifecycle of products through scaling the trade-in program and reinventing the after-sales process



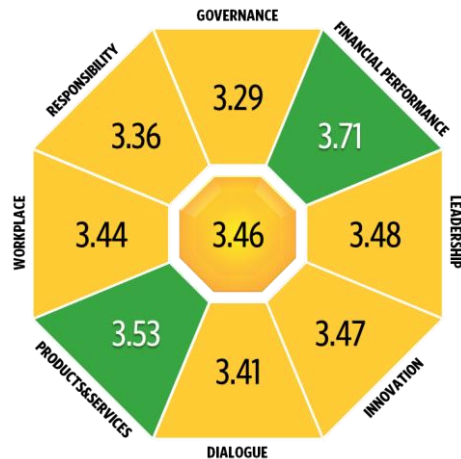
OUR BRAND IS THE STRONGEST IN THE CATEGORY IN SEVERAL METRICS

REPUTATION IN GENERAL PUBLIC¹



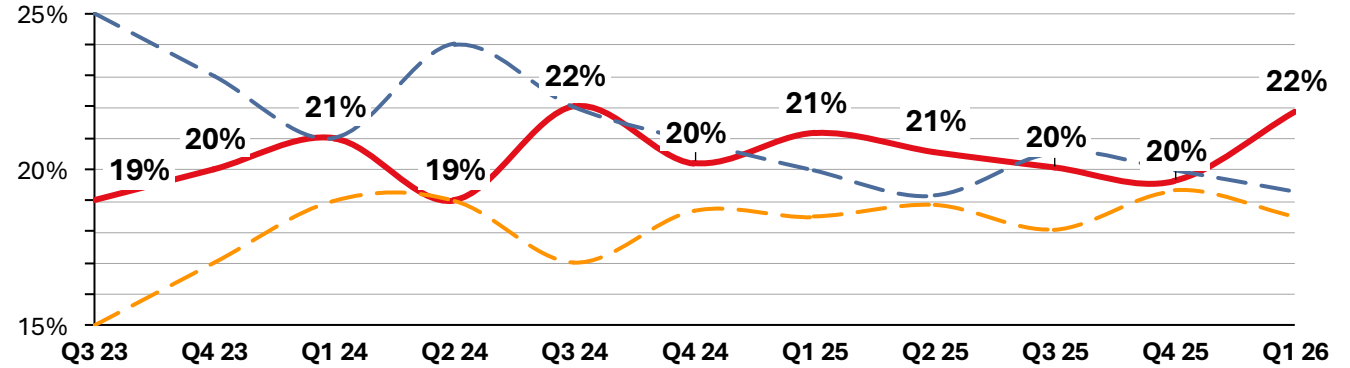
Retail in general

- ≥ 4.00 excellent result
- 3.50 - 3.99 good result
- 3.00 - 3.49 moderate result
- 2.50 - 2.99 poor result
- < 2.50 very poor result

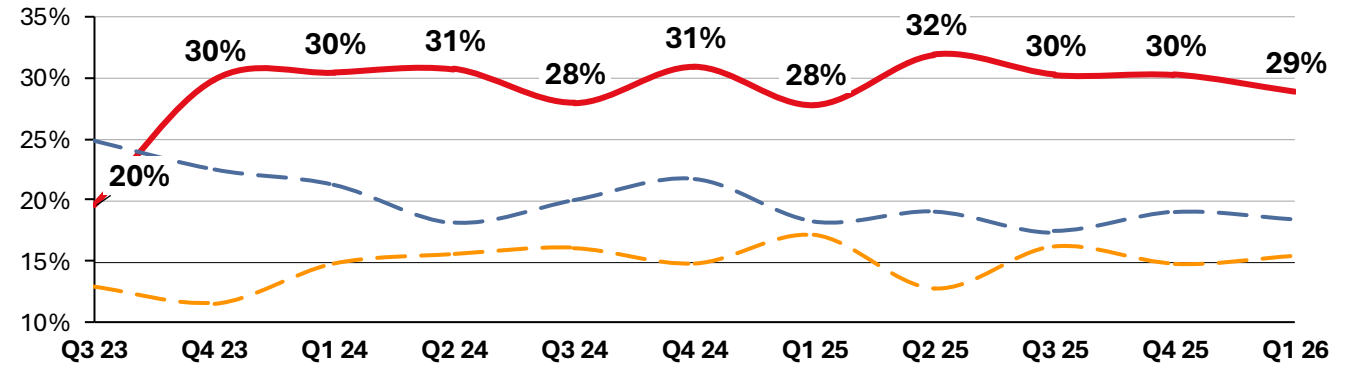


PREFERRED RETAILER IN ELECTRONICS²

FINLAND



FAST DELIVERY AREAS

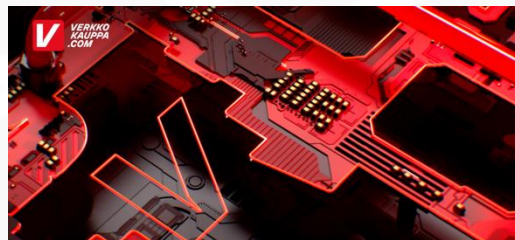


— VERK — — Competitor 1 — — Competitor 2

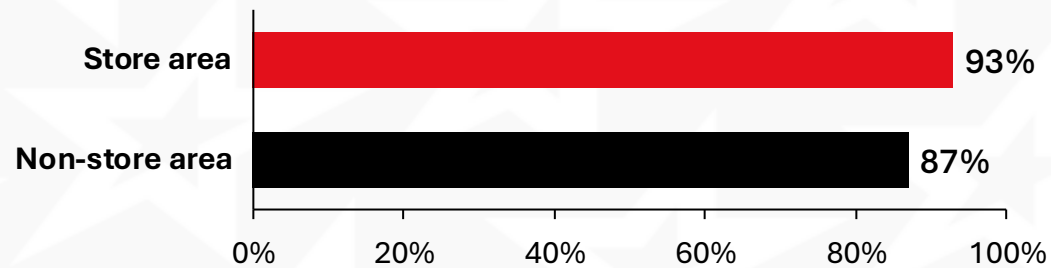
Sources: ¹ Reputation & Trust Trade Study 2026, ² Kantar brand tracking survey, quarterly N=1,800



OUR BRAND AND WORLD CLASS MARKETING ENGAGE DIFFERENT GENERATIONS THROUGHOUT FINLAND



BRAND AWARENESS³



TIKTOK CURRENCY, THE VIRAL PAYBACK

Total reach²

+344M

BRAND MENTIONS INCREASED¹

+3884%

ORGANIC VIEWS¹

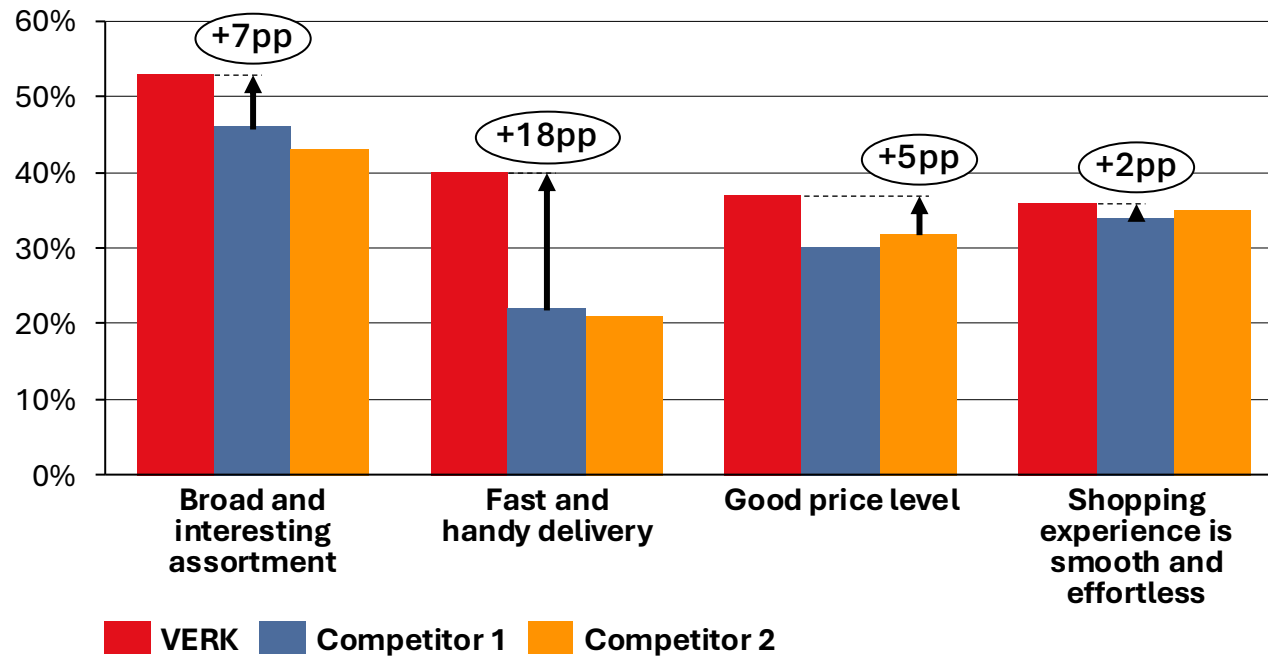
11.7M

TikTok awards Grand Prix, Grand One x 3, One Show (Bronze & honorable mentions), Eurobest shortlist, Vuoden huiput (best campaign)

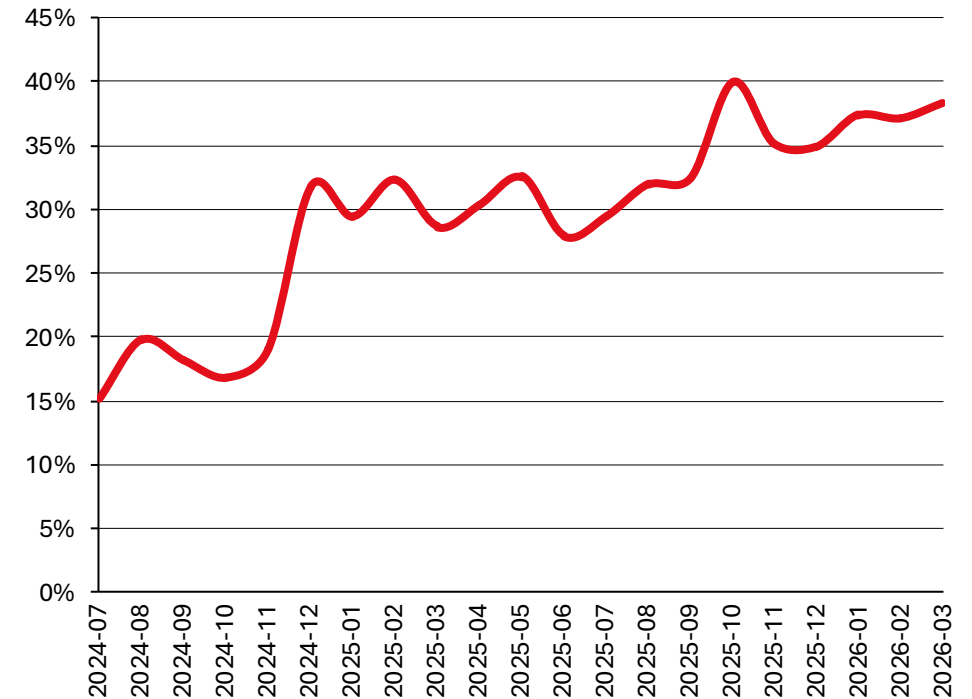
COMPARED TO COMPETITION, WE WIN IN ALL THE SELECTION CRITERIA

INCREASING AWARENESS OF **FAST DELIVERIES** IS ONE OF THE KEY DRIVERS IMPROVING PREFERENCE

BRAND PERFORMANCE IN SELECTION CRITERIA IN HOME AND CONSUMER ELECTRONICS RETAIL



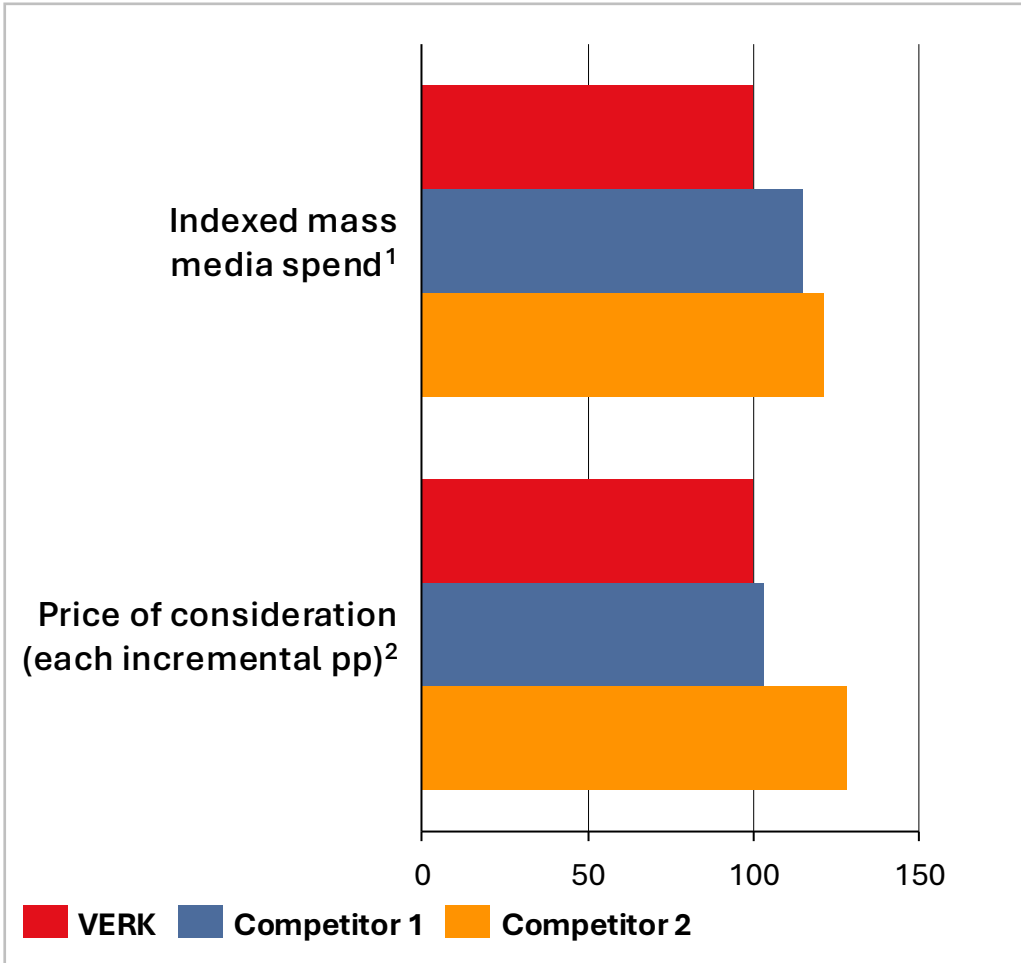
ONE-HOUR DELIVERY AWARENESS



Source: Kantar brand tracking Q1/2026, quarterly N=1,800



WE OUTPERFORM THE MARKET ACROSS VARIOUS MARKETING EFFICIENCY METRICS



OUTPERFORMING MARKET IN MASS MEDIA CHANNELS WITH SMALLER SPEND^{1,2}

SECURING TRAFFIC IN DIGITAL PLATFORMS CHEAPER THAN THE MARKET AVERAGE³

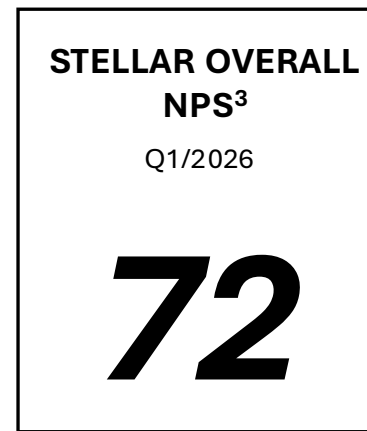
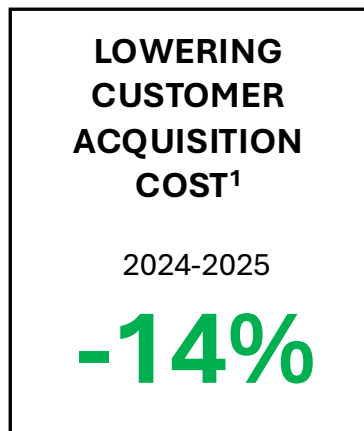
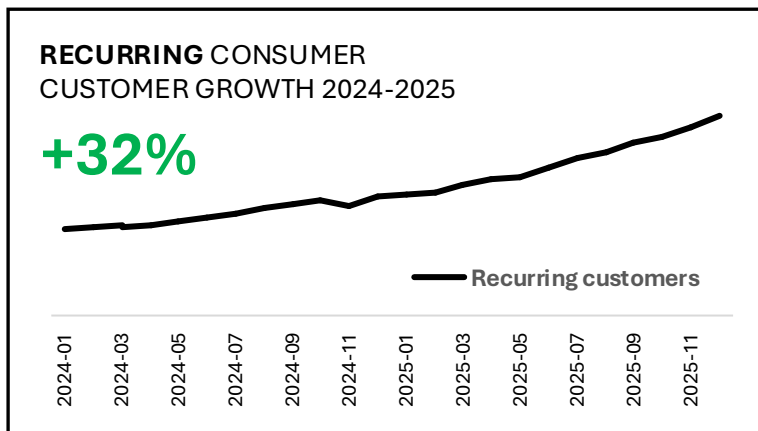
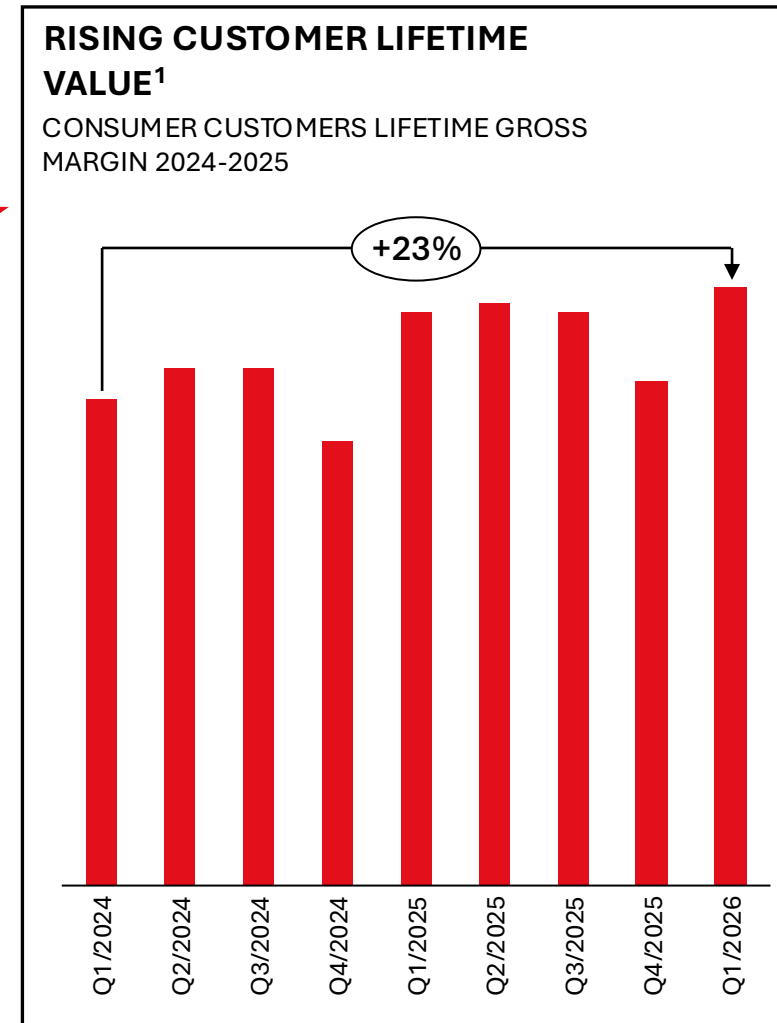
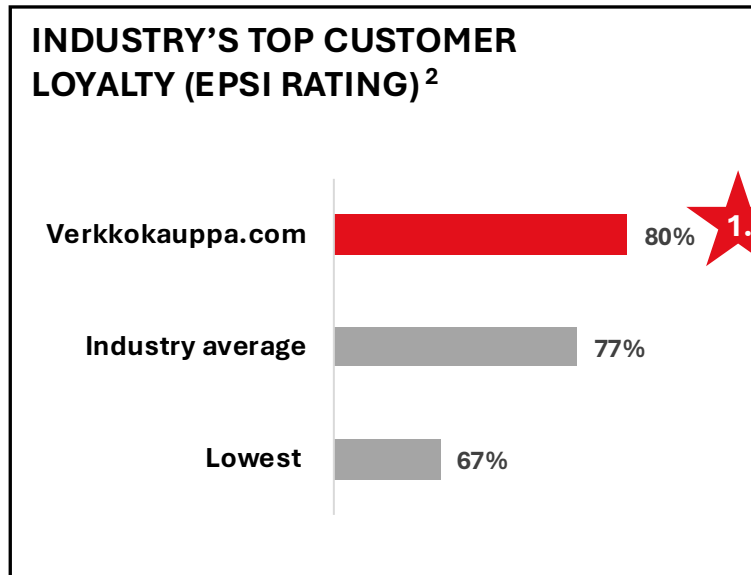
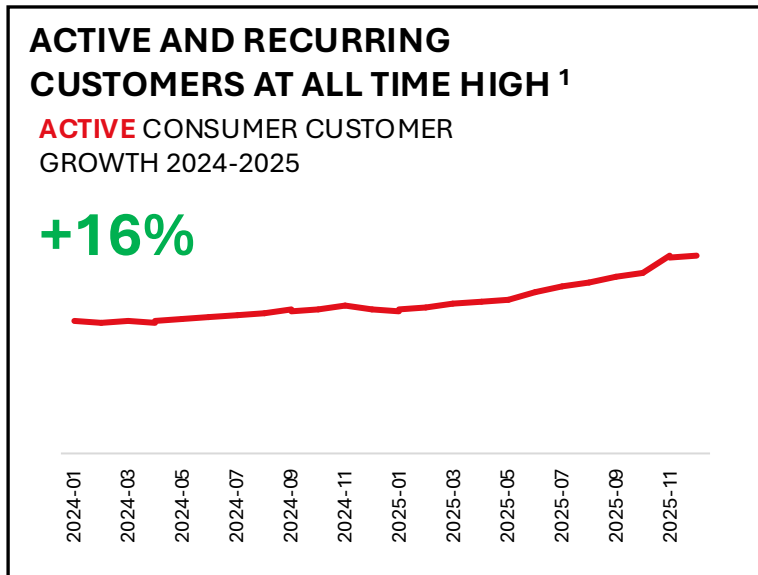
DELIVERING SIGNIFICANTLY BIGGER POSITIVE EARNED MEDIA REACH COMPARED TO COMPETITORS⁴

Sources:

¹ Kantar Advertising intelligence, FY2025 mass media marketing spend ² Kantar Advertising intelligence, FY2025 mass media marketing spend & Kantar Brand tracking 2025

³ Digital platforms eg. Google, Meta, aggregated data ⁴ Meltwater media monitoring

WE HAVE A STRONG, LOYAL AND HIGHLY SATISFIED CUSTOMER BASE



Sources:

¹ Verkkokauppa.com consumer customer data 2024-2025

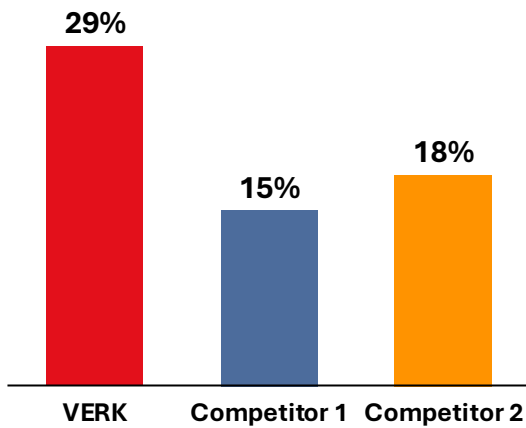
² EPSI rating 2025, n=5,556

³ NPS = Net promoter score Verkkokauppa.com rolling customer voice survey, n~2,500/month



OUR CORE CUSTOMERS ARE HIGH-SPENDING, TECH SAVVY ONLINE NATIVES

PREFERENCE IN MARKET'S KEY CUSTOMER SEGMENTS¹

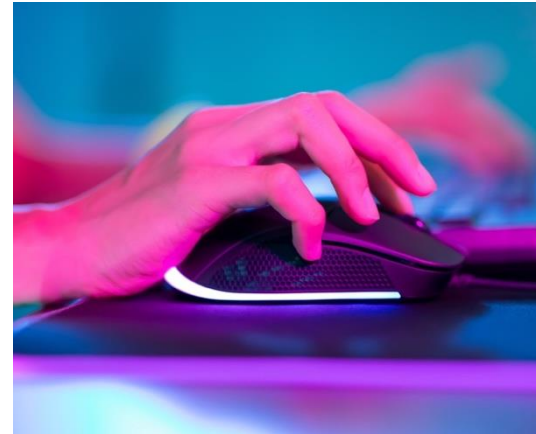


SHARE OF TOTAL CUSTOMER BASE²

50%

SHARE OF VERK SALES³

59%



CORE CUSTOMER CHARACTERISTICS²

- Digitally native, online-savvy
- Value quality and novelties
- Purchase higher price-point products
- Not a bargain hunter
- Use fast deliveries 2x more often
- Make purchases approximately from five categories
- Verkkokauppa.com is the preferred retailer
- Make repeat purchases and has a higher life-time value

➔ **Sustainable revenue & strong further growth attainable**

Sources:

¹ Kantar brand tracking Q1/2026, quarterly N=1,800

² Verkkokauppa.com customer segmentation survey, 10/2025 N=20,000+

³ Verkkokauppa.com customer data 2025



DATA, AI AND AUTOMATIONS ARE KEY TO EFFICIENT MARKETING AND PERSONALIZED CUSTOMER EXPERIENCE

DURING THE STRATEGY PERIOD WE HAVE:

- Enabled better data utilization in all platforms
- Improved ability to personalize online experience and offer customer specific benefits
- Further automatized digital marketing
- Multiplied ability to produce personalized content with GenAI
- Renewed and increased automated customer care models to a total of over 100 automations
- **Increased marketable customer base by ~ 30%**

CUSTOMERS WITH MARKETING PERMISSIONS SHOW SIGNIFICANTLY HIGHER VALUE VS. AVERAGE CUSTOMER¹:

+23% margin per customer

+28% higher sales

+32% more orders

+54% stronger conversion to repeat purchases



WHAT'S NEXT: SCALING OPERATION TO A DATA-DRIVEN GROWTH ENGINE WITH LOYALTY, AI AND AUTOMATIONS

Continue leveraging strong brand as traffic and sales driver	Build loyalty mechanics as a revenue engine	Scale AI-powered automation across the customer journey	WHAT WE EXPECT: 1 Lowering customer acquisition costs enabling international growth investments 2 Higher purchasing frequency, conversions and basket size 3 Improved traffic monetization and retail media margins
Engage broad audiences with clear messaging	Expand addressable base & drive repeat purchases	Scale personalized marketing & targeting (GenAI)	
Drive traffic growth	Monetize data asset through targeting & personalization	Further automate campaigns & optimization	
Maintain and further develop superior customer experience	Introduce renewed Verkkokauppa.com customership & loyalty mechanics	Further expand AI in customer service & after sales	

WHAT TO REMEMBER

- 1** Verkkokauppa.com = top brand in retail , driven by speed and superior customer experience
- 2** We have a high-value, loyal customer base
- 3** Data-driven engagement increases customer value → high potential
- 4** Strong brand, world-class marketing, data and AI drive efficient acquisition
- 5** Loyalty & automation enable scalable growth and margin expansion

