Terms & Conditions "Lovatts 2025/2026 Win an MG3 Car Promotion" GAME OF CHANCE

TERMS AND CONDITIONS

By entering the "Lovatts 2025/2026 Win an MG3 Car Promotion", you are agreeing to the following terms and conditions:

1. STANDARD TERMS

1.1 Information on how to enter forms part of the terms of entry. Entry into the promotion is deemed acceptance of these conditions of entry.

2. WHO CAN ENTER

2.1 Entry is only open to residents of Australia and New Zealand, who purchase any Lovatts magazine featuring the "Lovatts 2025/2026 Win an MG3 Car Promotion" on the cover during the entire Promotional Period. Entrants must be aged 16 years and over. Entrants under the age of 18 years must have prior parental or legal guardian consent to enter.

2.2 Directors, management, employees and their immediate families of Lovatts Media Pty Ltd (Lovatts Media) and their associated agencies and companies are not eligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or stepchild (whether by natural or by adoption), parent, stepparent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, stepsister or first cousin.

3. HOW TO ENTER

3.1 The competition commences on Friday the 27th of June 2025 at 10:00am (AEST) and concludes Thursday the 25th of June 2026 at 11:59pm (AEST) ("the Competition Period").

3.2 A valid entry requires individuals to purchase any participating Lovatts puzzle magazine featuring the "Lovatts 2025/2026 Win an MG3 Car Promotion" on the cover during the Promotional Period. These magazines include Acrostic Puzzles, Christine's BIG Crossword, Christine's Large Print Crosswords & Puzzles, Cluewords, Code Crackers, Colossus Crosswords, Crossword & Puzzle Collection, FindaWord, MEGA! Crosswords, Quizwords, Super Sudoku Collection, Variety Bumper Puzzles, Handy Arrowords, Handy Binary + Hexoku, Handy BrainTrainers, Handy Code Crackers, Handy Crosswords, Handy Cryptic Crosswords, Handy Killer Sudoku, Handy Puzzles, Handy Sudoku and Handy Wordhunt. Please note names of magazines are subject to variations or changes but are correct at the time of permit application.

3.3 To be eligible in the draw to win a car, entrants must solve the competition puzzle (as highlighted in the issue) and enter the solution, as well as the entry code of the participating title, via the online competition entry form. Entrants must provide their name, address, postcode, telephone number and email address.

3.4 Entrants must provide the correct solution to the "Lovatts 2025/2026 Win an MG3 Car Promotion" to be entered in the draw. Only entries submitted with the correct answer will be accepted. The judges' decision is final, and no correspondence will be entered into with any entrants or any other person. All entries become the property of the Promoter. 3.5 Entrants can only enter via the online form at www.lovattspuzzles.com/winacar

3.6 Multiple entries permitted, subject to the following: Only one (1) entry is permitted per each Lovatts Magazine purchased. You may purchase multiple copies of one magazine but must provide proof of multiple purchases.

3.7 Entrants must retain their original product barcode(s) and/or magazine covers as proof of purchase. Failure to produce the required barcode(s)/covers may, in the absolute discretion of the Promoter, result in invalidation of ALL of an Entrant's entries and forfeiture of any right to a prize. Each entry must relate to a separate qualifying purchase.

3.8 Incomplete, indecipherable or illegible entries will be deemed invalid.

3.9 The time of entry will, in each case, be the time that the entry is received by Lovatts Media's servers and IT systems. The Promoters, their agents, affiliates or representatives will not be liable for any late, lost or misdirected entries.

4. HOW TO WIN

4.1 Each entrant who has entered the competition over the Competition Period and registered all details in accordance with clauses 2 and 3 will be entered in the prize draw. The draw will take place at Lovatts Media, 100-102 Terrigal Esplanade, Terrigal Beach NSW 2260 on Tuesday the 30th of June 2026 at 10:00am (AEST).

4.2 The Promoter reserves the right, at any time, to verify the validity of entries and Entrants, including an Entrant's identity, age, and place of residence. The Promoter may disqualify any Entrant who submits an entry that does not comply with these Terms and Conditions or who tampers with the entry process. Errors or omissions may be accepted at the Promoter's discretion. The Promoter's failure to enforce any of its rights at any stage does not constitute a waiver of those rights. All decisions made by the Promoter regarding any aspect of the competition are final, and no correspondence will be entered into regarding the outcome.

4.3 The (one) major prize winner will be selected from all valid entries received over the Competition Period. The first correct and valid entry randomly drawn from all entries received during the Competition Period will be the winner.

4.4 The major prize winner will be notified by phone or email within a week of the draw. The major winner will have their name published on lovattspuzzles.com and their name will appear in selected Lovatts Puzzle Magazines, social media pages and websites from Tuesday 7th of July 2026.

4.5 It is a condition of accepting the prize that the winner may be required to sign a legal release or a non-disclosure statement in a form determined by the Promoters in its absolute discretion.

4.6 The Promoters reserve the right to request the winner to provide proof of identity, residency at the nominated prize delivery address, and/or proof of entry validity (including phone records) in order to claim the prize. The type of proof deemed acceptable for verification is at the sole discretion of the Promoters. If the winner is unable to provide suitable proof, they will forfeit the prize in its entirety, and no substitute will be offered.

4.7 Subject to any written directions given, an unclaimed prize draw will take place at Lovatts Media, 100-102 Terrigal Esplanade, Terrigal Beach NSW 2260 on Tuesday the 14th of July 2026 at 10:00am (AEST).

The unclaimed prize draw winner will be notified via phone or email and their details will be published on lovattspuzzles.com by Tuesday the 21st of July 2026.

5. PRIZES

5.1 One major prize winner will receive an MG MG3 Auto Excite Car. The drive away value (at time of permit application) is \$22,358 AUD. The prize includes standard fittings, registration, compulsory third-party insurance, stamp duty and dealer delivery charges (which may vary in different states/ countries). Any ancillary costs associated with redeeming this prize are the responsibility of the winner. All optional extras and accessories, comprehensive insurance and any other insurance not stated as included in the prize, fuel, personal costs and any other ancillary associated with redeeming the prize are excluded and are the responsibility of the winner.

The total prize value is \$22,358 AUD.

5.2 In the event of a New Zealand resident winning the major prize of an MG3 Car, an alternate vehicle may be provided to the maximum value of \$22,358 AUD at the time of draw's exchange rate, in New Zealand dollars. If the make and model are not available in the winner's area in both New Zealand and Australia, a like model car to the same value (\$22,358 AUD in the winner's area) will be issued. It is at the promoter's discretion to source and select a like model car if the promoted car is not available.

5.3 At the discretion of the Promoter, if there is no car available within 3 months of the draw, the Promoter reserves the right to offer a cash prize of \$22,358 AUD (the value of the car at the time of permit application).

5.4 The vehicle colour is at the discretion of the supplier and will be based on availability. Subject to agreement by the supplying dealer, stock availability and subject to the winner agreeing to pay any additional amount requested by the dealer, the Winner may upgrade the vehicle's optional extras and accessories. Except as expressly stated in these conditions, the supplying dealer will not provide a substitute model. The supplying dealer will not exchange the vehicle for cash.

5.5 Prize includes taxes and surcharges. The prize must be taken as offered and cannot be sold, bartered or exchanged for cash.

5.6 Winners do not have to have a valid Australian or New Zealand driver's licence to redeem the prize. However, they are required to collect the car from the dealership selected by the promoter.

5.7 If the winner is, through any legal incapacity or otherwise, unable to register the car in their own name, then such winner may assign the motor vehicle prize to another person (who consents to such assignment) with legal capacity for the purpose of registration. The Promoter takes no responsibility for any such arrangements between the winner and the assignee. The winner must provide the Promoter with certified copies of all required documentation as required by the Promoter before the car is awarded. Winner must sign a statutory declaration declaring this transfer.

5.8 The Promoters accept no responsibility for any variations in the value of the prize as quoted in these terms and conditions. In the event that the prize components as listed cannot be offered at the time of fulfilment, at the fault of the promoter a replacement prize will be offered of equivalent value (at the discretion of the promoters).

5.9 By accepting the prize, the winner agrees to participate in all promotional and editorial activities as required, including but not limited to interviews, photographs, and providing images to Lovatts Media. The winner grants the Promoters a perpetual, non-exclusive licence to use any such footage or photographs across all media worldwide. Neither the winner nor their nominated car registrant will be entitled to any compensation for this use.

5.10 The winner agrees that they will not sell or otherwise provide their story and/or photographs to any media or other organisation.

5.11 All transport to and from nominated prize collection point is at the cost of the winner and will not be funded by the promoter.

6. NO LIABILITY

6.1 The Promoters are not liable for any loss or damage (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with any prize, except where liability cannot be excluded by law. The Promoters are also not responsible for any incorrect or inaccurate information, whether caused by the entrant or by any equipment or programming associated with or used in the competition. This includes, but is not limited to, technical errors, omissions, interruptions, deletions, defects, delays in operation or transmission, communication line failures, or unauthorized access to or alteration of entries. The Promoters reserve the right to take any action deemed necessary in such circumstances.

6.2 If for any reason, this competition is not capable of running as planned, including due to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the reasonable control of the Promoters, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Promoters reserve the right, in its sole discretion, to disqualify any individual who tampers with the entry process, take any action that may be available and to cancel, terminate, modify or suspend the competition subject to any written directions given under State Legislation.

6.3 Except for any liability that cannot be excluded by law, the Promoters (including their officers, employees, and agents) disclaim all liability (including negligence) for any personal injury, loss, or damage (including loss of opportunity), whether direct, indirect, special, or consequential, arising in any way from the promotion. This includes, but is not limited to, liability arising from the following:

a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control);

b) any theft, unauthorised access or third-party interference;

c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after receipt by the Promoters) due to any reason beyond the reasonable control of the Promoters;

d) any variation in prize value to that stated in these conditions of entry;

e) any tax liability incurred by a winner or entrant;

f) the broadcast of any program relating to the competition or the publication of any material, including statements made by any compere, staff member, journalist, other entrants or any other person; and/or participation in the prize.

6.4 Once prizes have left the Promoters' premises, the Promoters and their associated agencies take no responsibility for prizes damaged, delayed or lost in transit.

6.5 The Promoters reserve the right, at their sole discretion, to disqualify any individual they believe has breached these terms or engaged in unlawful or improper conduct that compromises the fair and proper conduct of the promotion. The Promoters also reserve the right to pursue legal action to recover damages or other compensation from any such offender.

7. PRIVACY CONSENT

7.1 To administer this promotion, the Promoters must collect certain personal information from you, including your name, valid email address, and contact phone number. Failure to provide the requested information may result in the Promoters being unable to process your entry into the promotion.

7.2 Each entrant agrees that subject to the Privacy Act, the Promoters or its agents may do the following:

a) transfer personal information confidentially to the Promoters or other organisations that provide services in relation to this promotion;

b) disclose personal information to State and Territory lottery departments;

c) publish the winner's name as required under applicable law; and/or

d) use the prize winner's personal information in any media for publicity purposes associated with the promotion without any further payment or other compensation unless the prize winner otherwise notifies the Promoters at the time of accepting the prize.

7.3 Entry details remain the property of the Promoters, and their related entities and are collecting the entrant's personal information for the purpose of conducting and promoting this competition (including but not limited to determining and notifying the winners). The entrant may request access to his or her personal information by writing to Lovatts Crosswords & Puzzles Marketing and Communications Manager at Lovatts Media, 100-102 Terrigal Esplanade, Terrigal Beach NSW 2260.

8. PROMOTER'S DETAILS

8.1 The Promoters are Lovatts Media Pty Ltd (ABN 99 003 314 681) 100-102 Terrigal Esplanade, Terrigal Beach NSW 2260.

8.2 Authorised under permit numbers: NSW TP/04020, ACT: TP 24/02867, SA T24/2199.