

Lovatts \$100K Cash Splash 2025 Competition

Terms and Conditions of Entry

General

1. Information on how to enter and prizes form part of the Terms and Conditions of Entry. Entry into this competition is deemed acceptance of these Terms and Conditions.
2. To the extent of any inconsistency between these Terms and Conditions and any other reference to this competition, these Terms and Conditions prevail.
3. The Promoter is Lovatts Media Group Pty Limited (ABN 99 003 314 681) (the '**Promoter**'). The Promoter's address is 100-102 Terrigal Esplanade, Terrigal, NSW 2260.

Who Can Enter

4. Subject to the clauses below, entry is open to all residents of Australia and New Zealand who have fulfilled the requirements set out below ('**Eligible Entrants**'). Eligible Entrants must be over the age of 16 as of the date of entry.
5. Employees, and their immediate families, of the Promoter, associated agencies and companies, contractors, or individuals, are not eligible to enter this competition. Immediate family means any of the following: spouse, ex-spouse, de facto spouse, child, or stepchild (whether natural or by adoption), parent, stepparent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, stepsister, or first cousin.
6. Entrants under the age of 18 at the time of entry must obtain prior permission from their legal parent or guardian to participate. The parent or guardian, who must be over 18, may be contacted to verify their consent and may be required to sign a release form at the Promoter's discretion. This release form may also require the parent or guardian to accept responsibility for the Entrant's actions. The release must include the full name, email address, telephone number, and postal address of the Entrant's parent or guardian. Failure to provide this proof, or any required information or releases, will result in the Entrant's immediate disqualification from receiving any prize, subject to State and Territory legislation.

How to Enter

7. To enter, Eligible Entrants must, during the Promotional Period (defined below): purchase a Lovatts participating puzzle magazine title ('**Eligible Product Purchase**'), solve the competition puzzle, and complete the entry form at www.lovattspuzzles.com/cashsplash.
8. A valid entry requires individuals to purchase any participating Lovatts puzzle magazine featuring the "Lovatts \$100K Cash Splash 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 Arrowwords, 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.

9. To qualify for the draw, participants must solve the competition puzzle featured in the issue and submit their entry online, including the solution and the entry code from the participating title. Only entries with the correct solution to the "Lovatts \$100K Cash Splash Promotion" will be considered valid and entered into the draw. The judges' decision is final, and no correspondence will be entertained with any participants or third parties. All entries become the property of the Promoter.
10. Eligible Entrants must provide their full name, email address, telephone number, and complete address details. Eligible Entrants may only enter in their own name. Incomprehensible and incomplete entries may be deemed invalid.

Number of Entries Permitted

11. Only one entry is permitted per Eligible Product Purchase. All Eligible Entrants must retain their original receipts, magazine issues, or Lovatts subscriber records as proof of purchase throughout the Promotional Period. Upon request by the Promoter, entrants must provide this proof to the reasonable satisfaction of the Promoter to verify compliance with these Terms and Conditions. Any entrant found sharing a receipt or other proof of purchase with another entrant, regardless of their relationship, will have all associated entries invalidated and will be disqualified from claiming any prize. If a prize has already been awarded and the entrant is subsequently found to have breached this clause, they must immediately return the prize to the Promoter. The Promoter has sole discretion in determining whether this clause has been breached and reserves the right to request any documentation necessary to confirm such a breach. Entrants must provide any requested documentation promptly. If the first drawn entrant cannot satisfy this clause, the Promoter may conduct an immediate redraw.

Open, Close, Draw and Publish Dates

12. The competition commences on **Friday the 31st of January 2025 at 10:00am (AEDT)** and concludes on **Thursday the 29th of January 2026 at 11:59am (AEDT)** ('Promotional Period'). All times noted in these Terms and Conditions are local times, based on the location of the Promoter. If any draw date falls on a public holiday, as defined in the State of the Promoter, that draw will be conducted on the next business day. Entries must be received by the Promoter prior to the competition close date and time.
13. The Winner will be the first valid entry drawn at the Promoter's Premises at 100-102 Terrigal Esplanade, Terrigal, NSW 2260 on **Thursday the 5th of February 2026 at 10:00am (AEDT)**. The Winner will be notified by email or phone on the day of the draw, and their name published online at <https://lovattspuzzles.com/major-prize-winners/>. Arrangements will be made for the Winner to be present at the envelope draw on **Thursday 5th March 2026 at 11:00 AM (AEDT)**. If the Winner is not able to be present, a proxy can be appointed.

14. On the designated draw date, **Thursday the 5th of March 2026, at 11:00 AM (AEDT)**, the Winner or their proxy will select one (1) envelope from a pool of one hundred (100). If the Winner or their proxy is not present, the Winner will be contacted by phone, and the Promoter will appoint a third-party candidate to act as their proxy. Among the envelopes, one (1) contains the prize of AU\$100,000, while the remaining ninety-nine (99) each contain a prize of AU\$5,000. The prize won will be determined by the contents of the envelope selected by the Winner or their proxy. The Promoter will ensure that all entries have an equal opportunity to win a prize.
15. The draw and the announcement of the prize winner will be scrutinised by an independent person.
16. The Winner's name and prize will be published by **Tuesday the 10th of March 2026** on www.lovattspuzzles.com/major-prize-winners/ for a minimum of 28 days.
17. Prizes will be sent within 28 days of the draw.
18. If an Eligible Entrant is required to attend a prize event in person but is unable to do so due to a State or Territory legislated individual health order or other restrictions preventing them from leaving their State of residence, they may participate via phone. In such cases, the Promoter will proceed with the prize event as originally planned, with a representative following the Eligible Entrant's instructions to the best of their ability. The actions of the Promoter's representative will determine the outcome of the competition.
19. The Promoter may conduct such further draws on **Thursday the 5th of March 2026 at 1:00 PM (AEDT)** at Promoter's Premises at 100-102 Terrigal Esplanade, Terrigal, NSW 2260 as per the original draw in order to distribute any prize awarded but unclaimed by this date, subject to State and Territory legislation. Winners of any further draws will be notified by email on the day of the draw. Their names will also be published by **Tuesday the 10th of March 2026** at www.lovattspuzzles.com/major-prize-winners/ for a minimum of 28 days.

Prize on Offer

20. The total prize pool is valued at up to AU\$100,000 (including GST), as at 03/09/2024.
21. The total number of competition winners in this competition is one. The prize on offer is:

Number of winners	Prize description
1 Winner	The chance to win either (only one):

	<p>a. First Prize: AU\$100,000 (1 in 100 chance of winning the cash prize)</p> <p>or b. Consolation Prize: AU\$5,000</p> <p>Plus (if required) travel costs to attend the envelope prize draw at the Promoter's premises in Terrigal, NSW Australia. Depending on the Winner's residential address, this may include:</p> <ul style="list-style-type: none"> • Standard airfares for the Winner and one companion from the nearest capital city to either Sydney Kingsford Smith Airport or Newcastle Airport, or other ground travel costs deemed reasonable by the Promoter; • Transfers for the Winner and their companion from either Sydney Kingsford Smith Airport or Newcastle Airport to their Terrigal Beach accommodation; • Accommodation for up to two (2) nights in one (1) room in Terrigal Beach NSW for the Winner and their companion; • Dinner for two (2) people at a local Terrigal restaurant of the Winner's choosing; • Lunch with Christine Lovatt on the day of the draw.
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22. For any cash prizes, the name provided on the Winner's entry must match that of an eligible bank account where the cheque can be cashed. The Promoter will take reasonable steps to issue cheques in the names as specified in the original entry. Entries that only include a family name or reference to a family cannot be cashed by banks. If the Winner of any prize is under 18 years old, the prize may be awarded to the Winner's nominated parent or guardian on their behalf, at the Promoter's discretion.

Further Terms and Conditions

23. Any entrant found to have used a third party (including online competition entry services) to submit entries on their behalf will have all entries invalidated, and any claim to a prize will be nullified. If such an entrant is awarded a prize and is later found to have breached this clause, they must immediately return the prize to the Promoter. The Promoter has sole discretion to determine if this clause has been breached by any entrant and reserves the right to request any documentation necessary to verify compliance. Entrants must provide any requested documentation promptly upon request. The Promoter also reserves the right to disqualify any entrant who provides false information, seeks to gain an unfair advantage, or attempts to manipulate the competition.
24. Any entrant found to have submitted incorrect contact information, including email addresses, will have all entries invalidated, and any claim to a prize will be nullified. If such an entrant is awarded a prize and is later found to have breached this clause, they must immediately return

the prize to the Promoter. The Promoter has sole discretion to determine whether this clause has been breached and reserves the right to request any documentation necessary to verify compliance. Entrants must promptly provide any requested documentation to the Promoter upon request.

25. By accepting the prize, the Winner agrees to comply with all conditions of use and the requirements set by the prize supplier. The prize must be taken as offered, and no compensation will be provided if the Winner is unable to use the prize as specified.
26. The Promoter reserves the right to request that Winners sign a deed of release and indemnification, or any other relevant forms or agreements deemed necessary. Winners may also be required to provide proof of identity, age, residency at the nominated prize delivery address, and/or proof of entry validity (such as a phone bill) in order to claim a prize. The Promoter has sole discretion in determining what constitutes suitable proof. If a Winner cannot provide the required proof, they will forfeit the prize in its entirety, and no substitute will be offered.
27. The Promoter reserves the right to conduct a redraw in the event that an Entrant, claiming to be a Winner, is unable to satisfy these Terms and Conditions or has breached these Terms and Conditions.
28. The Promoter's decision regarding any aspect of the competition is final and binding on all Entrants, subject to State and Territory legislation. No correspondence will be entered into. The Promoter accepts no responsibility for late, lost, or misdirected entries. Prizes are subject to availability, non-transferable, and non-exchangeable, and except for cash prizes, cannot be redeemed for cash. Prizes will be sent to the Winner's nominated address as provided in their original entry. The Promoter, along with its associated agencies and companies involved in this promotion, assumes no responsibility for prizes that are damaged or lost in transit.

Privacy Collection Statement

29. The Promoter and its related entities collect Entrants' personal information for the purpose of conducting and promoting this competition (including but not limited to determining and notifying Winners). The Promoter may disclose personal information collected to an agent who is engaged to conduct the competition draw and for prize fulfilment. The Promoter may also disclose personal information collected to Australian regulatory authorities, such as the regulators of trade promotions. The Promoter will otherwise handle your personal information in accordance with its Privacy Policy available at <https://www.lovattsmedia.com/privacy-policy/>
30. You may request access or update your personal information or lodge a complaint by writing to The Privacy Officer, Lovatts Media Group Pty Limited (ABN 99 003 314 681) of 100-102 Terrigal Esplanade, Terrigal, NSW 2260.

Copyright, Statutory Guarantees, Waiver, and Liability

31. All entries and any copyright subsisting in the entries become and remain the property of the Promoter who may publish or cause to be published any of the entries received.
32. In participating in the competition, the Winner agrees to participate and co-operate as required in all editorial activities relating to the Competition, including but not limited to being interviewed, photographed and filmed. The Winner (and their companion) agrees to granting the Promoter a perpetual and non-exclusive licence to use such footage and photographs in all media worldwide, including online social networking sites, and the Winner (and their companion) will not be entitled to any fee for such use.
33. Prize winners are advised that tax implications may arise from their prize winnings, and they should seek independent financial advice prior to acceptance of that prize.
34. The Promoter (subject to State and Territory legislation) reserves the right to amend, cancel or suspend this competition if an event beyond the control of the Promoter corrupts or effects the administration security, fairness, integrity, or proper conduct of this competition. The Promoter will disqualify any individual who has tampered with the entry process or any other aspect of this competition. In particular, computer-generated entries and the use of "scripting" is not permitted and will not be accepted.
35. Any costs associated with accessing the promotional website is the Entrant's responsibility and is dependent on the Internet service provider used.
36. Nothing in these Terms and Conditions limit, exclude or modify or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia ('**Non-Excludable Guarantees**').
37. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (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 their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a Winner or Entrant; or (f) use of a prize.

Competition Permits

Authorised under: NSW TP/01653; ACT TP 24/02112; SA T24/1621.