**$20,000 Monstercross Competition**

**that’s life! Issue 47, 2020 – Issue 22, 2021 and Puzzle Titles**

 (“Promotion”)

**Terms and Conditions**

1. Information on how to enter and prizes form part of these terms and conditions. By participating in the Promotion, you agree to be bound by these terms and conditions.

*Entry*

1. The entire Promotion commences on 29th October 2020 and closes with last mail received 16th July 2021 and closes for online entry 11:59pm AEST/AEDST 16th July 2021. The Promotions comprise of one (1) major draw and of associated issues (each a “Promotional Period”) as per clause 4 and 5.
2. Entry is open to Australian and New Zealand residents who purchase (or receive as a subscription) any one of Issue 47, 2020 to Issue 22, 2020 of that’s life!, that’s life! Monthly Issue Christmas 2020 to Issue June 2021, that’s life! Puzzler On The Go Issue 143 to Issue 149, that’s life! Bumper Puzzle Book Issue 107 & 108, New Idea Jumbo Issue 2007 to Issue 2013, Better Homes and Gardens Puzzle Book Issue 29 to Issue 32 or the Family Circle Puzzle Book Issue 8 to Issue 10 during the Promotional Period applicable to that issue as listed below.

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| **Title** | **Issue**  | **On sale**  | **Close Date** |
| That's Life | 47 | 19-Nov-20 | 18-Dec-20 |
| That's Life | 48 | 26-Nov-20 | 25-Dec-20 |
| That's Life | 49 | 3-Dec-20 | 1-Jan-21 |
| That's Life | 50 | 10-Dec-20 | 8-Jan-21 |
| That's Life | 51 | 17-Dec-20 | 15-Jan-21 |
| That's Life | 52 | 24-Dec-20 | 22-Jan-21 |
| That's Life | 1 | 31-Dec-20 | 29-Jan-21 |
| That's Life | 2 | 7-Jan-21 | 5-Feb-21 |
| That's Life | 3 | 14-Jan-21 | 12-Feb-21 |
| That's Life | 4 | 21-Jan-21 | 19-Feb-21 |
| That's Life | 5 | 28-Jan-21 | 26-Feb-21 |
| That's Life | 6 | 4-Feb-21 | 5-Mar-21 |
| That's Life | 7 | 11-Feb-21 | 12-Mar-21 |
| That's Life | 8 | 18-Feb-21 | 19-Mar-21 |
| That's Life | 9 | 25-Feb-21 | 26-Mar-21 |
| That's Life | 10 | 4-Mar-21 | 2-Apr-21 |
| That's Life | 11 | 11-Mar-21 | 9-Apr-21 |
| That's Life | 12 | 18-Mar-21 | 16-Apr-21 |
| That's Life | 13 | 25-Mar-21 | 23-Apr-21 |
| That's Life | 14 | 1-Apr-21 | 30-Apr-21 |
| That's Life | 15 | 8-Apr-21 | 7-May-21 |
| That's Life | 16 | 15-Apr-21 | 14-May-21 |
| That's Life | 17 | 22-Apr-21 | 21-May-21 |
| That's Life | 18 | 29-Apr-21 | 28-May-21 |
| That's Life | 19 | 6-May-21 | 4-Jun-21 |
| That's Life | 20 | 13-May-21 | 11-Jun-21 |
| That's Life | 21 | 20-May-21 | 18-Jun-21 |
| That's Life | 22 | 27-May-21 | 25-Jun-21 |
| That's Life Monthly | Christmas | 30-Nov-20 | 15-Jan-21 |
| That's Life Monthly | January | 28-Dec-20 | 12-Feb-21 |
| That's Life Monthly | February | 25-Jan-21 | 12-Mar-21 |
| That's Life Monthly | March | 22-Feb-21 | 16-Apr-21 |
| That's Life Monthly | April | 22-Mar-21 | 14-May-21 |
| That's Life Monthly | May | 19-Apr-21 | 11-Jun-21 |
| That's Life Monthly | June | 17-May-21 | 16-Jul-21 |
| That's Life Puzzler On the Go  | 143 | 29-Oct-20 | 11-Dec-20 |
| That's Life Puzzler On the Go  | 144 | 26-Nov-20 | 8-Jan-21 |
| That's Life Puzzler On the Go  | 145 | 31-Dec-20 | 26-Feb-21 |
| That's Life Puzzler On the Go  | 146 | 28-Jan-21 | 25-Mar-21 |
| That's Life Puzzler On the Go  | 147 | 25-Feb-21 | 23-Apr-21 |
| That's Life Puzzler On the Go  | 148 | 25-Mar-21 | 21-May-21 |
| That's Life Puzzler On the Go  | 149 | 22-Apr-21 | 18-Jun-21 |
| That's Life Bumper Puzzle Book | 107 | 17-Dec-20 | 17-Mar-21 |
| That's Life Bumper Puzzle Book | 108 | 4-Mar-21 | 18-Jun-21 |
| New Idea Jumbo | 98 | 19-Nov-20 | 20-Jan-21 |
| New Idea Jumbo | 99 | 28-Dec-20 | 24-Feb-21 |
| New Idea Jumbo | 100 | 25-Jan-21 | 24-Mar-21 |
| New Idea Jumbo | 101 | 22-Feb-21 | 28-Apr-21 |
| New Idea Jumbo | 102 | 29-Mar-21 | 26-May-21 |
| New Idea Jumbo | 103 | 26-Apr-21 | 23-Jun-21 |
| Better Homes and Gardens Puzzle Book | 29 | 29-Oct-20 | 29-Jan-21 |
| Better Homes and Gardens Puzzle Book | 30 | 31-Dec-20 | 22-Mar-21 |
| Better Homes and Gardens Puzzle Book | 31 | 25-Feb-21 | 21-May-21 |
| Better Homes and Gardens Puzzle Book | 32 | 22-Apr-21 | 16-Jul-21 |
| Family Circle Puzzle Book | 8 | 30-Nov-20 | 15-Mar-21 |
| Family Circle Puzzle Book | 9 | 1-Feb-21 | 17-May-21 |
| Family Circle Puzzle Book | 10 | 5-Apr-21 | 12-Jul-21 |

1. In order to enter, entrants are to:

a. Purchase of that’s life!, that’s life! Monthly, that’s life! Puzzler On The Go, that’s life! Bumper Puzzle Book, New Idea Jumbo, Better Homes and Gardens Puzzle Book, and Family Circle Puzzle Book from an authorised outlet during the promotional period and complete the Monstercross prize puzzle. If you are under the age of 18 years, you must have the prior consent of your parent or legal guardian to enter. Employees of the Promoter and their immediate family and other persons associated with the Promotion are ineligible to enter.

b. Entrants can then submit their entry via either:

1. MAIL - Entrants write the answer to the Monstercross prize puzzle in the relevant space on the entry coupon in the magazine, fill in their details as requested and then send their completed entry to the specified PO Box/Private Bag on the entry form within the stipulated time frame.
2. ONLINE – Entrants head to www.thatslife.com.au/win and follow the links to the online coupon. Entrants then enter their details as requested and the answer to the Monstercross prize puzzle within the stipulated time frame.
3. Multiple entries are permitted, however: (i) Each entry must be submitted separately and in accordance with the entry requirements outlined above. Each entry must be submitted on a separate entry form and only one entry will be permitted per email address. (ii) Only one prize will be awarded per person (except for South Australian residents). For prizes affected by this provision further winners will be drawn immediately to replace earlier provisional winners affected by this process.
4. You must retain the original copy of all purchase receipts for all entries as proof of purchase. If a receipt is not available from the store where the magazine(s) were purchased, you must provide an original copy of the magazine cover as proof of purchase. Photocopies or scanned copies of the magazine cover or purchase receipt will not be accepted. Failure to produce the required valid purchase receipt or original magazine cover for all entries when requested may, in the absolute discretion of the Promoter, result in invalidation of all of your entries and forfeiture of any right to a prize. Each entry must relate to a separate, qualifying purchase.
5. An entry must not be: (a) late; (b) incomplete; (c) indecipherable; (d) incomprehensible; (e) illegible; or (f) unlawful. Any such entry will be ineligible and will be discarded. Any entry that the Promoter deems otherwise inappropriate will be ineligible and will be discarded.
6. 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) and to disqualify any entrant who submits an entry that is not in accordance with these terms and conditions or who tampers with the entry process. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
7. The Promoter is not responsible or liable for late, lost or misdirected mail enclosing an entry, or an entry not being received by the Promoter for any reason whatsoever.
8. Any costs associated with entering the Promotion, including data costs, are the entrant’s responsibility.

*Draw and award of prize*

1. There will be one major draw for all entries received from the issues/promotional periods as per clause 3 and 4. The major draw will take place on 30th July 2021 at 9:30am AEST/AEDST at Greeneagle Distribution and Fulfilment, Unit 5/9 Fitzpatrick Street, Revesby NSW 2212.
2. On the draw date, the Promoter will conduct a random draw to determine the winner from all valid mail (Australia and New Zealand) and online (Australia only) entries. The Promoter will also draw reserve winners in the event an original drawn winner is invalid or ineligible. If this process does not result in the prize being awarded, the prize will be awarded in the unclaimed prize draw as set out below.
3. The first (1) valid entry drawn from the major draw received during the entire promotional period will be deemed the winner and will win:
	1. If the winner is a resident in Australia: AUD$20,000; or
	2. If the winner is a resident in New Zealand: NZD$20,000.

The TOTAL PRIZE POOL IS VALUED AT UP TO AUD **$20,000.00** (including GST). The prizes do not include any ancillary costs associated with redeeming the prizes, which are the responsibility of the winner.

1. The winner will be notified in writing within seven (7) business days of each applicable draw using the contact details provided in their entry. The winner’s names will be published at [www.prizestolove.com.au/winners](http://www.prizestolove.com.au/winners) for 28 days from 6th August 2021.
2. The prize will be delivered to the nominated address of the winner, provided that address is in Australia or New Zealand. The Promoter is not responsible or liable for any delay or failure in delivery of the prize by a third party or for any damaged caused to the prize during delivery.
3. If the winner is under the age of 18 years, the prize will be awarded to the winner’s parent or legal guardian on behalf of the winner. It is the responsibility of the winner’s parent or legal guardian to prove their parental or guardianship status at the time of winner notification. If a person incorrectly represents themselves to be a winner’s parent or legal guardian, that person will be liable for all costs associated with re-delivering or re-awarding the prize (including but not limited to any administrative fees incurred by the Promoter). Where relevant, the Promoter is only responsible for ensuring that the prize is awarded to a person who is either a parent or legal guardian of the winner. The Promoter is not responsible for determining any other delivery details or taking directions that relate to any ongoing family law negotiations or determinations. These are the responsibility of the winner and their respective parent or legal guardian.
4. If necessary, an unclaimed prize draw will be held on 28th October 2021 at the same time and place as the original draw in order to distribute any unclaimed prize(s), subject to any directions from a regulatory authority. A winner from this draw, if any, will be notified in writing using the contact details provided in their entry within seven (7) business days of the unclaimed prize draw and their name will be published on www.prizestolove.com.au/winners for 28 days from 4th November 2021.

*Prizes*

1. The prize will be delivered to the nominated address of the winner, provided that address is in Australia or New Zealand. The Promoter is not responsible or liable for any delay or failure in delivery of the prize by a third party or for any damaged caused to the prize during delivery.
2. The prize does not include any ancillary costs associated with redeeming the prize, which are the responsibility of the winner.
3. **Cash:** Cash prizes will be awarded in the form of a cheque in favour of the winner or bank transfer.

*General*

1. The Promoter's decision in relation to all aspects of the Promotion is final and no correspondence will be entered into.
2. In the event of unforeseen circumstances, war, terrorism, state of emergency or disaster (including but not limited to natural disaster) the Promoter may, subject to relevant state and territory rules and regulations, cancel, terminate, modify or suspend the Promotion.
3. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act or similar applicable laws (“Non-Excludable Guarantees”). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence) for any: (a) personal injury arising in any way out of the Promotion; or (b) any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of: (i) the Promotion; (ii) any technical difficulties or equipment malfunction (whether or not under the Promoter’s control); (iii) any theft, unauthorised access or third party interference; (iv) 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; (v) any variation in prize value to that stated in these terms and conditions; (vi) any tax liability incurred by a winner or entrant; or (vii) use of the prize.
4. Subject to the Non-Excludable Guarantees, the Promoter make no representations or warranty as to the quality, suitability or merchantability of any of the goods or services offered as a prize.
5. The Promoter collects personal information (“PI”) in order to conduct the Promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry in the Promotion is conditional on providing this PI. The Promoter will also use and handle PI as set out in its privacy policy, which, for Australia, is available at <http://www.bauer-media.com.au/privacy> and, for New Zealand, is available at <http://www.bauermedia.co.nz/privacy>. In addition to any use that may be outlined in the Promoter’s privacy policy, the Promoter may also, for an indefinite period, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning you. For New Zealand entrants, under the Privacy Act 1993, you have the right to access and request the correction of any PI held by the Promoter. You should direct any request to opt out, access, update or correct PI to the Promoter and direct any complaints regarding treatment of you PI as set out in the Promoter’s privacy policy. All entries become the property of the Promoter.
6. The Promoter in Australia is Bauer Media Pty Ltd (ABN 18 053 273 546) of 54 Park Street, Sydney, NSW 2000. Phone: (02) 9282 8000 and in New Zealand is Bauer Media Group (NZ) LP of City Works Depot, Shed 12, 90 Wellesley Street, Auckland.
7. Authorised under permit numbers: NSW: TP/00018, SA: T20/1103, ACT: TP 20/01232.