**Win $46,356 Towards Your Rent / Mortgage 2025 Promotion Terms & Conditions ("Conditions of Entry")**

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| **Schedule** | |
| **Promotion:** | Win $46,356 Towards Your Rent / Mortgage 2025 Promotion |
| **Promoter:** | Are Media Pty Limited ABN 18 053 273 546, 54 Park Street, Sydney, NSW 2000, Australia. |
| **Promotional Period:** | **Start date:** 30/12/24 at 12:01 am AEDT  **End date:** 31/10/25 at 11:59 pm AEDT |
| **Eligible entrants:** | Entry is only open to Australian and New Zealand residents aged 18 years or over. |
| **How to Enter:** | See Annexure A for list of Participating Magazine Titles.  To enter for the chance to win a year’s worth of rent/mortgage, an entrant must complete the following steps during the Promotional Period:   1. Either:    1. Purchase any Participating Magazine Title/s; **OR**    2. Have a Magazine Subscription (within the Promotional Period) to any Participating Magazine Title/s; 2. Retain receipt / invoice / magazine subscription confirmation invoice for either (i) or (ii) above; and 3. Either:    1. ***Online Entry:*** Visit any of the eligible websites listed below (“Eligible Websites”) and fully complete the online entry form with the details requested by the Promoter, including but not limited to first name, last name, email address, mobile phone number, and title of magazine purchased / subscribed to, newsagent magazine was purchased from (if applicable); **OR**    2. ***Physical Entry*:** Locate the physical entry form from any of the magazines listed below and fully complete the entry form with the details requested by the Promoter, including but not limited to first name, last name, email address, mobile phone number, title of magazine purchased / subscribed to, newsagent magazine was purchased from (if applicable); and then send the entry form to the AU/NZ mailing address of the Promoter (specified below)^.   **Eligible Websites (for online entry):**   * womensweekly.com.au/BIGwin * newidea.com.au/BIGwin * nowtolove.com.au/BIGwin * homebeautiful.com.au/BIGwin   **Magazines containing physical entry forms:**   * Take 5 Magazine * Take 5 Bumper Monthly * TV WEEK * That's Life * That's Life Mega Monthly * New Idea * Woman's Day   **Mailing Address:**  **Attn: Win your Rent / Mortgage for a Year 2025 Promotion**  **For Australia Residents:**  Win Your Rent / Mortgage for a Year 2025 Promotion  Locked Bag 5133  Alexandria NSW 2015  OR  **For New Zealand Residents:**  Win your Rent / Mortgage for a Year 2025  Private Bag 92039, Victoria St West, Auckland 1142  ^Physical entry forms must be received by the Promoter during the Promotional Period to be eligible for this Promotion.  **Proof of Purchase**: Entrants must retain their physical Tax Invoice /Purchase Receipt/Subscription Order Confirmation Invoice/physical Participating Magazine Title (purchased during the Promotional Period but prior to entry) (as applicable). |
| **Entries permitted:** | Multiple entry submissions permitted per person. Only one (1) entry permitted per receipt / invoice / magazine subscription / Participating Magazine Title. Each entry must be submitted separately in accordance with the entry instructions above. |
| **Draw Details:** | * All entries (i.e. online entries and entries received via physical entry forms) will be combined for the purpose of the draw. * The draw will be conducted at Greeneagle, 5/9 Fitzpatrick Street, Revesby, NSW, 2212 by a representative of the Promoter at 12.30pm AEDT on 05/11/25 using computerised random selection. * The first eligible entrant with a valid entry drawn in the draw will win an average year’s worth of rent / mortgage to the value of AUD/NZD $46,356.00. * The draw conductor may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. |
| **Total Prize Pool:** | AUD/NZD $46,356.00.  Prize is the equivalent to the average yearly rent or mortgage repayment in Australia based on based on the following Forbes reports: Average Rent In Australia: A Guide (2024) & What Is The Average Mortgage In Australia (2024).  The Prize will be paid via EFT to the drawn winner’s bank account once required bank details are supplied by the Winner. The winner must provide their Australian/New Zealand bank account details to the Promoter in order for the prize to be awarded.  No matter, if the winner is renting or has a mortgage at the time of Prize Draw the Prize will still be $46,356.00 AUD/NZD. |
| **Winner notification:** | The winner will be notified via email and phone within two (2) business days of the draw. The winner will also be published at Prizestolove.com.au/competitions by 07/11/25. |
| **Unclaimed Prizes:** | If the winner cannot be contacted or does not claim their prize by 05/12/25 at 12:00 pm AEDT, a redraw will be held on 10/12/25 at 1:00 pm AEDT at Greeneagle, 5/9 Fitzpatrick Street, Revesby NSW 2212, Australia to award the prize. The winner of the redraw will be notified by email and phone within seven (7) days of the redraw. The redraw winner will also be published at Prizestolove.com.au/competitions by 15/12/25.  If there are no prize winner/s or winner/s for this Promotion cannot be found, this information will be published at Prizestolove.com.au/competitions. |

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. The Promoter is not responsible if your mobile device/desktop is not sufficiently capable for the purpose of submitting an entry.
4. Valid and eligible entries via the How to Enter instructions will only be accepted during the Promotional Period.
5. Directors, officers, management and employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of the winner for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter’s distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
6. Entrants must keep their proof of purchase specified in the How to Enter section for each entry as proof of purchase ("Proof of Purchase"). If an entrant fails to produce the Proof of Purchase for a specific entry or each entry, as and when requested by the Promoter, the Promoter has the right to invalidate the entrant's respective entry/entries for which Proof of Purchase cannot be provided and/or all entries submitted by that entrant and/or forfeit the entrant's right to a prize. Purchase Tax Invoice / Receipt/Subscription Order Confirmation Invoice must clearly specify: (a) the required product/s or service/s to be purchased for entry; and (b) that the purchase was made during the Promotional Period and prior to entry.
7. If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
8. All reasonable attempts will be made to contact the winner.
9. If the winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
10. Where entry is allowed by purchase or subscription, the cost of the product or service is no greater than the cost would be without the opportunity to participate in the Promotion.
11. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
12. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
13. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter will handle personal information in accordance with its privacy policy which is located at

www.aremedia.com.au/privacy/. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion

1. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.
2. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
3. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
4. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Consumer Guarantees Act 1993 (NZ) and/or Fair Trading Act 1986 (NZ) and the Competition and Consumer Act 2010 (Cth).
5. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
6. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
7. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter’s decision will be final.
8. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation). For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter’s liability is limited to the minimum allowable by law).
9. The winner will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
10. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
11. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
12. Authorised under: ACT Permit No. TP 24/02673, NSW Authority No. TP/03786 and SA Permit No. T24/2047.

**Participating Titles – Annexure A:**

* Take 5 Magazine
* Take 5 Bumper Monthly
* That's Life
* That's Life Mega Monthly
* TV WEEK
* Woman's Day
* Who
* New Idea
* The Australian Women's Weekly
* Better Homes and Gardens
* Home Beautiful
* Australian House and Garden
* Belle
* Country Style
* Marie Claire
* Elle
* Gourmet Traveller
* Diabetic Living
* Take 5 Mega Puzzler
* Take 5 Pocket Puzzler
* Mr Wisdom's Whoppers
* New Idea Food
* Woman's Day Super Puzzler
* Australian Women’s Weekly Puzzle Book
* Better Homes & Gardens Puzzle Book
* Family Prize PUZZLES
* That's Life Puzzler On the Go
* New Idea Jumbo Puzzler
* That's Life Bumper Puzzler
* That's Life Wordsearch
* Better Homes & Gardens Code Cracker
* That's Life Crack the Code

**Sold in New Zealand Only Titles:**

* New Zealand Women's Weekly
* Lucky Break
* Lucky Break Bumper Monthly
* New Zealand’s Woman’s Day
* The Australian Women’s Weekly New Zealand edition
* Your Home and Gardens
* The New Zealand Listener