



Case Report

1	Case Number	0585/16
2	Advertiser	Money Plus
3	Product	Professional Service
4	Type of Advertisement / media	TV - Free to air
5	Date of Determination	08/02/2017
6	DETERMINATION	Dismissed

ISSUES RAISED

- 2.1 - Discrimination or Vilification Gender
- 2.3 - Violence Violence

DESCRIPTION OF THE ADVERTISEMENT

The television advertisement depicts a woman is standing in a kitchen talking to the camera about the amount of bills and expenses that she has and says that she doesn't know how she will go on with all these bills. Money (in the form of Australian notes) flies in from off the screen in slow motion, while a voice over says to 'slap out of it and explains that Money Plus can assist people with loans'. The woman breathes a sigh of relief. The woman is counting money in her hands while the Money Plus logo and phone number appears on the screen and the voice over provides information about the Money Plus business ("the Advertisement").

THE COMPLAINT

A sample of comments which the complainant/s made regarding this advertisement included the following:

It is disgusting and degrading to women, like she is worth nothing. She gets money chucked in her face. I find this extremely degrading and upsetting and very sexist.

THE ADVERTISER'S RESPONSE

Comments which the advertiser made in response to the complainant/s regarding this advertisement include the following:

2.1 Discrimination or vilification.

The complaint alleged that the Advertisement is degrading to women. We refer to the ASB definitions on its website that states “discrimination” includes acting with inequity, bigotry or intolerance or gives unfair, unfavourable or less favourable treatment to one person or a group because of their gender; and “vilification” includes humiliating, intimidating, and inciting hatred towards, contempt for, or ridicule of females.(<https://adstandards.com.au/products-issues/discrimination-and-vilification>)

The actor in the Advertisement is a female portraying a parent under financial stress. The financial stress is not portrayed to arise from a particular gender based characteristic (for example, the refrigerator broke, the car needs registration and her daughter will soon need braces). The voice over then provides general information about Money Plus’s lending services and contact information. The only group or class of people identified in the Advertisement are those “in the minus” (meaning people who need financial assistance).

The Advertisement does not identify, portray or distinguish females in a less favourable way, nor does it discriminate or vilify a person or section of the community. The actor is a female and could equally be a male without the tone, nature or message of the Advertisement changing.

2.2 Exploitative and degrading

The complaint alleges that the Advertisement is degrading to women because the woman gets money “chucked in her face” like she is worth nothing. The complaint also alleges that the advertisement is very sexist.

Section 2.2 of the Code states that “Advertising or Marketing Communications should not employ sexual appeal in a manner which is exploitative and degrading of any individual or group of people”.

We confirm the following definitions which are on the ASB website:

Sexual appeal: This term is undefined. The Board considers sexually appealing material would include images such as a suggestion of sex, some nudity, a sexual pose or tight clothing.

Exploitative: Clearly appearing to purposefully debase or abuse a person, or group of persons, for the enjoyment of others, and lacking moral, artistic or other values.

*Degrading: Lowering in character or quality a person or group of persons.
(<https://adstandards.com.au/products-and-issues/exploitative-and-degrading/key-concepts>)*

The Board has previously stated in Case Number 00015/16 the Board that in order to breach 2.2 of the Code the use of sexual appeal would need to be considered both exploitative and degrading.

There is no sex or nudity, suggestion of sex, or tight clothing used in the Advertisement. The Advertisement does not contain sexualised images which demean and objectify women (as discussed in Case Number 0217/16).

The content of the Advertisement is gender neutral. Money Plus has not used sexual appeal in the Advertisement and accordingly is of the view that it has not breached section 2.2 of the Code.

2.3 Violence

While the complaint does not allege violence it describes the Advertisement as including a woman who “gets money thrown/chucked in her face” and the ASB has identified this section of the Code as a relevant issue raised.

We refer to the information on your website, and confirm that there is no definition of “violence” in the Code (<https://adstandards.com.au/products-issues/violence>).

While the complaint says that money is thrown in the actor’s face, money flies into shot from one side of the screen at the same time that the camera zooms in closer to the actor. The actor then smiles and is visibly and relieved, because she needed money. There is no depiction as to where the money comes from and there is no image that shows the money being thrown.

The Advertisement does not depict a person being injured or hurt, nor does it suggest violence. There is no depiction of pain, because the actor smiles after the money drops away. A large amount of money flying at a person is not an event that would realistically lead to personal injury or harm. Rather, it is a light hearted scenario in the same way as the Hello Fresh advertisement considered in Case Number 0386/15 which involved the image of a female appearing to kick man drinking milk directly from the bottle. The Board determined that the scene was a light hearted scenario rather than an act of violence. It was also a relevant consideration in that case that the Advertisement did not show any body part connect with the man, which is similar to the Money Plus Advertisement.

We also refer to the Nissan billboard advertisement where a woman was splashed with paint. We confirm that in that case (0212/15) the Board determined that section 2.3 of the Code had not been breached, and one of the reasons was that the woman’s facial expression was not unhappy or worried about the incident. This is the same as the Money Plus Advertisement.

2.4 Sex, sexuality and nudity

The complaint did not allege a breach of section 2.4 of the Code and we confirm that there is no sex, sexually related or nude content in the Advertisement.

2.5 Language

The complaint did not allege a breach of s.2.5 of the Code and we confirm that the language used in the Advertisement is appropriate for the audience and the Advertisement does not contain strong or obscene language.

2.6 Health and Safety

The complaint did not allege a breach of s.2.6 of the Code however we confirm that the content of the Advertisement does not depict content that is contrary to the prevailing community standards on health and safety.

OTHER CODES

We have not addressed the following additional codes, as they do not apply to Money Plus:

- *AANA Code for Advertising and Marketing Communications to Children*
- *AANA Food and Beverages Marketing and Communications Code.*
- *AANA Wagering Advertising and Marketing Communications Code.*

Other Matters

The Advertisement has been running intermittently for 2 to 3 years, with no prior complaints being received. It has also not been shown since December 2016, and it is not currently scheduled to be shown. Money Plus will wait for the outcome of this complaint before including the Advertisement in any further campaigns.

THE DETERMINATION

The Advertising Standards Board (“Board”) considered whether this advertisement breaches Section 2 of the Advertiser Code of Ethics (the “Code”).

The Board noted the complainant’s concerns that the advertisement depicts money being thrown in a woman’s face which is sexist, demeaning and degrading.

The Board viewed the advertisement and noted the advertiser’s response.

The Board considered whether the advertisement complied with Section 2.1 of the Code which requires that 'advertisements shall not portray or depict material in a way which discriminates against or vilifies a person or section of the community on account of race, ethnicity, nationality, gender, age, sexual preference, religion, disability, mental illness or political belief.'

The Board noted that this television advertisement depicts a woman talking about the amount of bills and expenses she has and then we see money, in the form of notes, fly in from off camera to land around her head and body.

The Board noted the advertiser’s response that although the actor used in the advertisement is female it could easily have been a male as the focus is on the product not the gender of the person featured.

The Board noted that the woman in the advertisement is presented as being concerned about her finances and considered that this is a gender neutral concern and in the Board’s view the depiction of the money being thrown to the woman is clearly in the context of the product and is not a sexist depiction. The Board considered that the advertisement does not suggest that the woman is worth nothing and in the Board’s view the advertisement is not degrading to this, or any other, woman.

The Board determined that the advertisement did not breach Section 2.1 of the Code.

The Board considered whether the advertisement was in breach of Section 2.3 of the Code. Section 2.3 states: "Advertising or Marketing Communications shall not present or portray violence unless it is justifiable in the context of the product or service advertised".

The Board noted that the woman does not appear harmed by the money which is thrown towards her. The Board noted that there is a high level of community concern around the

issue of domestic violence but considered that in this instance the money is clearly in the context of a money lending organisation and cash showering down and in the Board's view there is no suggestion that money, or any other object, should be thrown at a person's face.

The Board considered that the advertisement did not present or portray violence and determined that the advertisement did not breach Section 2.3 of the Code.

Finding that the advertisement did not breach the Code on other grounds, the Board dismissed the complaint.