



Ad Standards Community Panel
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AdStandards.com.au

Advertising Standards Bureau Limited
ACN 084 452 666

Case Report

1	Case Number	0021/19
2	Advertiser	Yes Loans
3	Product	Finance/Investment
4	Type of Advertisement / media	TV - Free to air
5	Date of Determination	23/01/2019
6	DETERMINATION	Dismissed

ISSUES RAISED

2.1 - Discrimination or Vilification Gender

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement has two versions. The first, titled Guarantor, features a man stating "I went guarantor for my ex-girlfriend and she never made the payments, now I'm stuck. I want a better car but no one will give me finance, it's not my fault, it's not fair. What can I do?". The second version, titled Separation, features a man stating "A few years ago my partner and I split up, all of our loans were in joint names and I was left holding the bag.

I finally caught up and now I need finance, but no one will help me even though I've paid them all. What can I do?".

THE COMPLAINT

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

The ads portray women in a negative way and men as victims of women with bad financial practices...

THE ADVERTISER'S RESPONSE





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

We are disappointed to hear that our TVCs have caused offense. At no time was there any intention to cause offense to any person or group. This is a real-life example.

In the guarantor TVC the male states that he went guarantor for an ex-girlfriend. It was a statement of fact with no snide remarks or innuendo. This is a common situation with our clients and within the general community. There was no judgment or implication that women are bad money managers.

This TVC clearly does not breach any of the section 2 AANA Code of Ethics.

2.1 There is no discrimination or vilification against person or group.

2.2 It is not exploitative or degrading.

2.3 there is no violence depicted or inferred.

2.4 There is no sexual innuendo, sex, nudity or sexual references.

2.5 there is no swearing, it is spoken in English, there is no vilification, it can be clearly understood.

2.6 It does not breach, promote or portray any breaches of any health and safety issues or regulations.

2.7 This is clearly distinguishable as advertising.

Separation TVC

In the Separation TVC the male clearly states " partner". There is no gender assigned. Could male, female, trans or other.

As above this does breach any of the code from 2.1 to 2.7 inclusive for the reasons already described.

THE DETERMINATION

The Ad Standards Community Panel (Panel) considered whether this advertisement breaches Section 2 of the AANA Code of Ethics (the Code).

The Panel viewed the advertisement and noted the advertiser's response.

The Panel 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 Panel noted the complainant's concern that the advertisement was sexist and portrayed women as financially unreliable and men as victims.



The Panel noted there were two versions of this television advertisement, in the first a man speaks about how he was a guarantor for his ex-girlfriend and she never made the payments and now he is financially stuck. In the second advertisement the man states that after he and his partner split up all their loans were in joint names and he was left with financial difficulty.

The Panel noted the advertiser's response that the situations described are real-life examples and they do not imply women are bad money managers. The Panel also noted the advertiser's response that the second advertisement only references a partner and there is no suggestion whether his partner was male or female.

The Panel considered that the situations described in the advertisement are individual to the couples described and are not indicative of all relationships. The Panel considered that the advertisement does not suggest that all financial difficulties are caused by women, or that all men are victims of women.

The Panel determined that the advertisement did not discriminate against or vilify any person or section of the community on account of their gender and did not breach Section 2.1 of the Code.

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

