



Case Report

1	Case Number	0038/17
2	Advertiser	Wallet Wizard
3	Product	Finance/Investment
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

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement depicts a woman walking into a garage with car keys in her hand, and being greeted by a man, standing next to the car, paint brush in hand, who says "Morning". The man goes on to say that the car's rego is coming up, it needs a new tyre and that they are "a bit short on cash".

The woman comments that the tyres are just fine, and the man responds that he used one of them to make a decorative swan. They discuss where to get the cash from and the Wallet Wizard appears to suggest they get a loan.

THE COMPLAINT

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

This ad relies on the concept that men are stupid and women intelligent. It plays to what seems to be a stereotype in advertising of a committed couple where the male is financially irresponsible and the female is able to remedy his mistakes.

To suggest that a man would destroy a perfectly good tyre from his car particularly when he can't afford to replace it is offensive.

THE ADVERTISER'S RESPONSE

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

Wallet Wizard is a trading name of Credit Corp Financial Services Pty Limited ABN 39 146 525 706 ('CCFS').

CCFS submits that the Television Commercial ('TVC') does not breach Section 2 of the Australian Association of National Advertisers ('AANA') Code of Ethics ('the Code') and section 2.1 in particular, dealing with discrimination or vilification gender. The TVC does not depict any discrimination or vilification gender.

Section 2.1 of the Code states that 'Advertising or Marketing Communications shall not portray people 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 Code of Ethics Practice Notes also state that:

'A negative depiction of a group of people in society may be found to breach section 2.1 even if humour is used. The depiction will be regarded as negative if a negative impression is created by the imagery and language used in the advertisement.'

'Advertisements can suggest stereotypical aspects of an ethnic group or gender with humour provided the overall impression of the advertisement is not a negative impression of people of that ethnicity or gender.'

'Images of men or women in traditional roles are not prohibited provided the major focus of the advertisement is on the product, not the role portrayed. However care should be taken if depictions suggest that such activities are "women's work" or "work of little value".'

Wallet Wizard is a personal loan brand which provides a simple and quick on-line application process and prompt disbursement of funds to deal with a variety of needs and situations. These situations are often immediate and unexpected.

The Wallet Wizard TVC incorporates a scenario involving a couple, with a cash shortage, facing impending motor vehicle registration and new tyre expenses. The presentation of the car parked in the garage and the recently made decorative swan is justifiable as the sort of exaggerated scenario where a fast loan might be required by responsible car owners facing a cash shortage.

The TVC does not depict any discrimination or gender vilification. The woman, whilst clearly surprised by the decorative swan, uses language that would be considered by any normal consumer, or the community, to be normal everyday banter between a man and woman regarding an unexpected cash shortage to meet car registration and tyre expenses. As can be seen from the scripts provided no gender based terms or pejorative terms are used in the TV commercial.

The TVC does not depict any discrimination or gender vilification. The complainant suggests

that “ ...the female is able to remedy his mistakes.” The solution to the cash shortage is not provided by the woman but by the Wallet Wizard product featured in the advertisement as represented by the unexpected yet welcome appearance of the Wallet Wizard character. The advertisement leaves the viewer with an overall positive impression.

It would be clear to most viewers that the TVC reflects both a light-hearted and improbable scenario. The concept of making a decorative swan from a tyre on a regularly driven car is clearly improbable and is emphasised by the fact that all the character’s in the TVC are exaggerated parodies.

CCFS submits that sections 2.2, 2.3, 2.4, 2.5 and 2.6 are not relevant to the TVC. The TVC does not employ sexual appeal in an exploitative or degrading manner, nor does it portray unjustifiable violence, nor does it insensitively treat nudity given its permitted audience, nor does it use inappropriate language in the circumstances and nor does it depict any material contrary to Prevailing Community Standards on health and safety.

The TVC received a CAD classification of a “W” meaning it is permitted to broadcast nationally at any time of the day apart from “C” and “P” periods or adjacent to P or C periods. CAD Numbers are 30 sec W3S5IFIA and 15 sec W3S5HFIA. CCFS submits that the Board should dismiss the complaint.

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 a man in a stereotypical manner which suggests he is stupid and financially irresponsible.

The Board reviewed 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 shows a man telling his wife the car needs a new tyre because he used one to make a decorative swan.

The Board noted the complainant’s concerns that the advertisement suggests men are stupid and financially irresponsible. The Board noted that the man acknowledges to his wife that they are ‘short on cash’ and considered that while his actions in using a tyre to make a decorative swan are irresponsible in the Board’s view the advertisement is not suggesting that all men would do this but rather that this one man has and that he is unusual.

The Board noted the overall light-hearted tone of the advertisement and considered that, consistent with previous determinations about the depiction of the different genders in advertising, (0065/13, 0380/16), the current advertisement did not portray or depict material

in a way which discriminates against or vilifies a person on account of gender.

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

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