



Ad Standards Community Panel
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AdStandards.com.au

Ad Standards Limited
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Case Report

1. Case Number :	0110-22
2. Advertiser :	Raiz Invest Ltd
3. Product :	Finance/Investment
4. Type of Advertisement/Media :	TV - Free to Air
5. Date of Determination	25-May-2022
6. DETERMINATION :	Dismissed

ISSUES RAISED

AANA Code of Ethics\2.3 Violence
AANA Code of Ethics\2.5 Language
AANA Code of Ethics\2.6 Health and Safety

WARNING

This case report includes references to self-harm which some people may find distressing. If you need to talk to someone you can reach out for help by contacting Lifeline on 13 11 14

DESCRIPTION OF ADVERTISEMENT

This television advertisement features a couple at a market. They come across a cake stall and the woman asks if he would like to purchase something. He agrees, and opens his shirt to reveal his debit card stuck to his chest. He asks the woman to pull the card off his chest and winces when she does so, removing chest hair with it.

THE COMPLAINT

Comments which the complainant/s made regarding this advertisement included the following:

This ad has frequently been shown around dinner time and has distressed my children, with them very fearful of the ad.

The man is visibly pained and it is a very bizarre way to communicate a message about savings.

The ad would be more appropriate at a later time.



THE ADVERTISER'S RESPONSE

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

The ad is part of an integrated advertising campaign, comprising three ads in total. They were designed to position Raiz as the better way to save and invest, by telling the stories of a non-Raiz customers who go to 'absurd' lengths to save money.

The 'pain' the character in the ad experiences is intentionally comedic as the idea of someone waxing their credit card into their chest hair to stop them from spending is ridiculous.

A pre-check application was submitted to ClearAds prior to shooting the ad, and the ad was given a classification of G. After the ad was shot, a final application was submitted to Clear Ads, and the ad was given a classification of G.

Prior to scheduling the ad, we consulted with Channel 7's legal counsel to understand our obligations. When preparing the schedule, all time zone requirements were taken into consideration. Channel 7's legal counsel has advised that no action needs to be taken to reschedule this particular execution as it meets the appropriate time zone requirements.

THE DETERMINATION

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

The Panel noted the complainant's concern that the advertisement is distressing and the content was not related to the product advertised.

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

Section 2.3: Advertising shall not present or portray violence unless it is justifiable in the context of the product or service advertised

The Panel noted that the Practice Note for this section of the Code states:

"Although the depiction of violence in an advertisement may be relevant to the story being told in the advertisement, any violence must also be justifiable in the context of the product being advertised, or else will be in breach of this section of the Code... The results or consequences of violence (e.g. a black eye) and audio representations of violence may also be prohibited."



The Panel noted the advertiser's response that the advertisement is intentionally comedic and ridiculous.

Does the advertisement contain violence?

The Panel noted that the Code and the Practice Note do not provide a definition of violence. The Panel noted that they needed to consider whether the general community would consider this ad to portray violence.

The Panel noted that the man is seen reacting to the pain of the "waxing" and the spot left behind was red and inflamed. The Panel noted that he opens his shirt to show other credit-card-shaped spots on his chest which are also red and inflamed.

The Panel considered that waxing is more commonly seen in a home or professional environment and that the depiction of this activity in a public outdoor environment may be confronting for some.

A minority of the Panel considered that a depiction of a person undertaking a painful activity was a depiction of violence.

However, the majority of the Panel considered that waxing is a common practice and that, while painful, was not an action which was done with malice or the intent to cause harm. The Panel considered that the man voluntarily consented to the action and the woman was complying with his request. The Panel considered that most members of the community would not consider the depiction of someone pulling a waxed card off someone's hairy chest to constitute violence.

Section 2.3 Conclusion

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

Section 2.5: Advertising shall only use language which is appropriate in the circumstances (including appropriate for the relevant audience and medium). Strong or obscene language shall be avoided.

The Panel noted the Practice Note for Section 2.5 of the Code includes:

"Advertising which sufficiently beeps or censors language so that it cannot be understood will not be seen to be strong or obscene language. Advertising which uses rhyming words, or similar words to strong language, will not be seen to be strong or obscene when used in a light-hearted and humorous manner."

The Panel noted that when the man is reacting in pain he sounds as though he may be about to say the F-word, but he clearly ends up saying, "fuuuun".



The Panel considered that fun is not a strong or obscene word, and was not inappropriate to the circumstances.

The Panel considered that most members of the community would consider that the language was not inappropriate and was not strong or obscene.

Section 2.5 conclusion

The Panel determined that the advertisement did not breach Section 2.5 of the Code.

Section 2.6: Advertising shall not depict material contrary to Prevailing Community Standards on health and safety.

The Panel noted that the man asks for the woman to remove the card despite knowing that it will cause him pain. The Panel considered that this could raise concern around self-harm.

The Panel acknowledged that self-harm is an important issue in the community and that advertisers should exercise care in ensuring advertising does not portray, condone or make light of self-harm.

However, in the this advertisement the Panel considered that waxing is an activity undertaken by many members of the community and while it is painful the motivations are very different from someone self-harming.

The Panel considered that most members of the community would not equate the humorous storyline of someone waxing a card to their chest to avoid spending with self-harm.

Section 2.6 conclusion

The Panel considered that the advertisement did not contain material contrary to Prevailing Community Standards on health and safety and determined that it did not breach Section 2.6 of the Code.

Conclusion

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