



# Case Report

<b>1</b>	<b>Case Number</b>	<b>0113/17</b>
<b>2</b>	<b>Advertiser</b>	<b>Greater Bank</b>
<b>3</b>	<b>Product</b>	<b>Finance/Investment</b>
<b>4</b>	<b>Type of Advertisement / media</b>	<b>TV - Free to air</b>
<b>5</b>	<b>Date of Determination</b>	<b>08/03/2017</b>
<b>6</b>	<b>DETERMINATION</b>	<b>Dismissed</b>

## ISSUES RAISED

2.5 - Language Inappropriate language

## DESCRIPTION OF THE ADVERTISEMENT

The television commercial is focused on a woman walking toward camera, walking through a number of scenes starting in an office, then in a bank branch, down a high street and finishing in a suburban cul-de-sac. The woman is talking to camera explaining the bank has changed its name. In one scene she says that the strength of the bank is no 'BS' and we see these letters appear next to her before expanding to the words, 'Boosting Shareholders' as the woman continues to say, "no boosting shareholders' profits".

## THE COMPLAINT

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

*This advertising promotes the use of coarse language by implication.*

## THE ADVERTISER'S RESPONSE

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

*We refer to your letter advising of a complaint received concerning one of Greater Bank's advertisements.*

*The phrase in the Relevant Advertisement and other advertisements in the series, has been*

*used in Greater Bank's advertising campaign since 1 May 2016 across branch point-of-sale, outdoor billboards, online and social media banners and press advertising. The campaign will cease on 30 April 2017 when it will be replaced by a different message across all media forms, with no reference to the phrase in question.*

*No other formal complaints from the ASB have been received in relation to our use of the phrase in the Relevant Advertisement.*

*The complaint and issues arising from the complaint*

*It appears from your letter and the details of the complaint provided to us that the issues of concern are that the Relevant Advertisement is inconsistent with Section 2.5 (Language) of the AANA Code of Ethics (Code).*

*In short, the complainant is concerned about the appropriateness and relevance of the term "No B.S." in an advertisement for Greater Bank.*

*Our response*

*At the outset we emphasise that Greater Bank takes its obligations as a responsible advertiser very seriously. As a customer owned bank "community" is at the core of our values.*

*We do not believe that the Relevant Advertisement is inconsistent with the Code. More particularly, we do not believe the phrases used in the Relevant Advertisement is in any way promoting or condoning the use of strong or obscene language. The phrase "No B.S." has been used consistently across all mediums, and in all cases the abbreviation is expanded to show the meaning of B.S. in the context of the advertisement (i.e. Boosting Shareholders, Big Stress, Bad Surprises).*

*The advertisement(s) were used to communicate a change in company name, from Greater Building Society to Greater Bank, reinforcing that whilst the name changed, the business model remained, i.e. a mutual financial institution without bank shareholders.*

*Section 2 of the Code*

*In your letter, in addition to requesting we respond to the complaint, you invited us to address all parts of Section 2 of the Code. We do so below.*

*Section 2.1 - Discrimination or vilification*

*Not applicable to the Relevant Advertisement.*

*Section 2.2 - Exploitative or degrading*

*Not applicable to the Relevant Advertisement.*

*Section 2.3 - Violence*

*Not applicable to the Relevant Advertisement.*

*Section 2.4 - Sex, sexuality and nudity*

*Not applicable to the Relevant Advertisement.*

*Section 2.5 - Language*

*We do not believe the Relevant Advertisement promoted the use of strong or obscene language. The phrase No B.S. has been used consistently across all mediums, and in all cases the abbreviation is expanded to show the meaning of B.S. (i.e. Boosting Shareholders, Big Stress, Bad Surprises).*

*The advertisement(s) were used to communicate a change in company name, from Greater Building Society to Greater Bank, reinforcing that whilst the name changed the business model remained, i.e. a mutual financial institution without bank shareholders.*

*None of the advertisements used in the campaign across any media contain coarse language.*

*Section 2.6 - Health and Safety*

*Not applicable to the Relevant Advertisement.*

**THE DETERMINATION**

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

The Board noted the complainant’s concern that the advertisement promotes the use of coarse language.

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

The Board considered whether the advertisement was in breach of Section 2.5 of the Code. Section 2.5 of the Code states: “Advertising or Marketing Communications 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 Board noted that the advertisement shows a woman walking towards the camera through various settings including a bank branch. The woman is explaining that the strength of the bank is no ‘BS’ and those letters appear next to her.

The Board noted that the use of the term ‘BS’ is commonly understood to mean ‘bullshit.’ The Board noted that the use of ‘BS’ in the advertisement is alluding to a reference to bullshit but the words quickly appear on screen that say ‘boosting shareholders.’ The woman expands on the explanation as being there is no boosting shareholders profits.

The Board noted that most adult viewers would understand the reference to ‘BS’ meaning bullshit but in the Board’s view this reference is quickly corrected would not be understood

by children and as the words are not actually used, was not language that was strong or obscene.

The Board considered that the advertisement did not use strong, obscene or inappropriate language and determined that the advertisement did not breach Section 2.5 of the Code.

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