



Ad Standards Community Panel
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Advertising Standards Bureau Limited
ACN 084 452 666

Case Report

1	Case Number	0125/18
2	Advertiser	Wallet Wizard
3	Product	Finance/Investment
4	Type of Advertisement / media	TV - Free to air
5	Date of Determination	21/03/2018
6	DETERMINATION	Dismissed

ISSUES RAISED

2.1 - Discrimination or Vilification Gender

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement depicts a man noticing an unusual noise asking a woman 'what's that noise'. The woman responds, "I spilt water on your laptop so I'm just drying it" .

The man sees his laptop in the drier and asks the woman where she is going to get the money to buy him a new one. The Wallet Wizard appears to provide information on short term loans.

THE COMPLAINT

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

The advertisement is inherently sexist and display misogyny in its most patronising form. The woman is displayed as unintelligent and unable to use technology in its most basic form as she puts the laptop in the clothes dryer to dry it after spilling water on it. Juxtaposed to a man who is in disbelief to how stupid this woman could be to do so.



Wallet Wizard Uses this known, awful stereotype of woman as a source of humour to create a problem and sell a product. Which myself and many people including my family find inherently disgusting.

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'), Level 15, 201 Kent St Sydney NSW 2001, Australian Credit License 400671.

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.

The Wallet Wizard TV commercial incorporates a scenario involving a man and a woman, with a cash shortage, facing unexpected expenses to replace an accidentally water damaged laptop.

We open on a man arriving at a typical dining room/kitchen, from where he has heard a repetitive clunking and banging noise.

The man observes his female flatmate seated reading a book in a relaxed pose at the dining room table, adjacent to the table is a tumble dryer, the source of the clunking and banging noise. The man asks the woman "What's going on?" the woman replies "I spilt water on your laptop so I'm just drying it" The man enters the dining room and looks inside the dryer and then turning to the woman asks in a surprised tone of voice "Um, where are you going to get the money to buy me a new one?"

The commercial then makes a dramatic transition with the sudden, unexpected & comedic entrance (from another room) of the larger than life Wallet Wizard superhero character, Wallet Wizard provides the solution, in a parody of the universally understood superhero style, to the flatmates immediate need for money to cover the water damaged laptop expense. Wallet Wizard man introduces the Wallet Wizard product and the Wallet Wizard web address.

The commercial finishes with a wide shot of all three characters with the female and male characters both clearly pleased with the solution offered by Wallet Wizard.

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, unexpected and accidental.

The Wallet Wizard TVC incorporates a scenario involving a male and a female, with a cash shortage, facing unexpected expenses to replace a water damaged laptop. The presentation of the male entering the room where a female is seated reading at a table near to a working tumble dryer - containing a laptop - is justifiable as the sort of exaggerated scenario where a fast loan might be required by an individual facing an unexpected cash shortage due to an accident.

The TVC does not depict any discrimination or gender vilification. The complainant suggests that "...advertisement is inherently sexist and display misogyny in its most patronising form" furthermore the complainant suggests "The woman is displayed as unintelligent and unable to use technology..." The man, whilst clearly surprised by the clunking and banging noise produced by the tumble dryer containing his laptop, 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 replace an accidentally water damaged laptop. As can be seen from the scripts provided no gender based terms or pejorative terms are used in the TV commercial. The woman is depicted as confident, educated and having a relaxed and sanguine attitude in the scenario. 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 using a tumble dryer to remedy a water damaged



laptop is clearly improbable and is emphasised by the fact that all the characters 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.

CCFS submits that advertisement is clearly advertising and does not breach section 2.7.

The TVC received a CAD classification of a "G" 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 G592LFIE and 15 sec G592NFIE.

CCFS submits that the Board should dismiss the complaint.

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 concerns that the advertisement discriminates against women.

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 this television advertisement depicts a woman drying a laptop in the clothes dryer.

The Panel noted the complainant's concern that the advertisement is sexist as the woman is displayed as unintelligent and unable to use technology in its most basic form as she puts the laptop in the clothes dryer to dry it after spilling water on it. Juxtaposed to a man who is in disbelief to how stupid this woman could be to do so.



The Panel noted the advertiser's response that the advertisement shows an exaggerated scenario where a fast loan might be required by an individual facing an unexpected cash shortage due to an accident.

The Panel noted it had previously considered a television advertisement in case 0504/12 for a similar issue in which:

"The Board noted that the advertisement features a man struggling to fit a child's car seat and his wife offering to do it for him if he agrees to purchase the life insurance they had previously discussed. The Board noted that the suggestion that the man would not be able to fit a car seat is stereotypical and considered that it is presented in a manner which is mildly humorous and not negative or demeaning. The Board noted that the advertisement does not suggest all men would have a problem fitting a car seat, just this particular man, and considered that the overall tone of the advertisement is light-hearted and that the couple is presented as a team."

The Panel noted it had previously considered a Pay TV advertisement in case 0014/18 for a similar issue in which:

"The Board noted the advertisement features a man, Frank, installing a new mailbox including cementing in into the ground. His wife pulls into the driveway and Frank realises he has installed it backwards. His wife says, 'that was clever Frank' and a voice over says at least Frank is clever in using a Pope product. The Board considered that Frank's behaviour was suggestive of one man, and could not be seen to be representative of all men."

The Panel noted the overall light-hearted tone of the current advertisement and considered that, consistent with previous determinations about the depiction of the different genders in advertising, (0504/12), (0014/18), the current advertisement is a representation of one woman's behaviour and could not be seen to represent all women. The Panel determined that the advertisement did not portray or depict material in a way which discriminates against or vilifies a person on account of gender.

The Panel considered the advertisement did not portray the woman depicted in the advertisement in a negative way, and would not lead most reasonable members of the community to think less of the woman in the ad or women in general. The Panel 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 Panel dismissed the complaint.

