



Case Report

1	Case Number	0181/15
2	Advertiser	Wallet Wizard
3	Product	Finance/Investment
4	Type of Advertisement / media	TV - Free to air
5	Date of Determination	13/05/2015
6	DETERMINATION	Dismissed

ISSUES RAISED

2.3 - Violence Cruelty to animals

DESCRIPTION OF THE ADVERTISEMENT

A man walks in to the kitchen to speak to his wife. He announces that he has accidentally laminated the cat. A super appears: "No cats were harmed in the making of this commercial." The wife says "Another vet bill Where will we get the money?" Suddenly the Wallet Wizard superhero character appears and provides a solution.

THE COMPLAINT

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

The 'stupid' husband says the 'bad' thing he did was to 'LAMINATE THE CAT'..... and smiles like the dolt he is: I feel that with all the problems our society has relating to cruelty to animals (and cats have had LOTS of problems), this ad is abominable. We all know cruel and heartless people out there who will think "I'm going to try and laminate a cat!" - I can't believe this ad made it past ANY rational, compassionate person (be it in an advertising agency or standards board). This ad should be taken off air!!! I hope the RSPCA is watching!

There is nothing funny or endearing about hurting animals. Suggesting this is normal or condoning this is abhorrent. This company should be ashamed of making light of such a thing. The disclaimer that they have now added at the bottom is irrelevant, making fun of such thing is disgusting and should not be on television.

In this advertisement, a man comes in to see his wife who is washing dishes at the sink and states that they have a problem and that he has laminated the cat. She asks is it bad and he replies yes. She sighs and says oh another vet bill. The Wallet Wizard person steps forth and advertises the product, then at the very end of this ad the husband says oh and we need a new laminator.

This ad made me feel sick, it wasn't humorous at all and very offensive. Animal cruelty is a terrible crime and very prevalent in our society, animals are vulnerable and voiceless and need to be protected, it would not be acceptable to have an ad like this about a child and so it follows it should not be allowed to mock cruelty to animals. It is also true that there are many sick individuals who might try to perpetrate this kind of cruelty upon a cat, this ad is definitely sending the wrong message. It's not as if what this ad portrays could happen by accident, it would be a deliberate act and when the woman sighs and says oh another vet bill clearly puts across that the animal has been injured before. I find this ad so revoltingly offensive, please take this terrible ad off the air, we need to have respect and compassion for all animals and clearly send the message that animal cruelty is to be taken seriously and is not ever acceptable, ever.

WalletWizard ad for quick loans is in bad taste, it promotes animal cruelty. Please have this ad removed if you can. It created an unsettling mental image for me and I'm sure many others.

THE ADVERTISER'S RESPONSE

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

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 2.3 in particular, dealing with violence. The TVC does not depict unjustifiable violence against an animal.

Section 2.3 of the Code states that 'Advertising or Marketing Communications shall not present or portray violence unless it is justifiable in the context of the product or service advertised'.

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 unexpected veterinary expenses. The presentation of the accidental injury of a pet cat is justifiable as the sort of scenario where a fast loan might be required by a concerned and responsible pet owner.

The TVC does not depict an animal in any form of pain or anguish. In fact, there is no depiction of an animal at all and there is only reference to the accidental lamination of a pet cat in the dialogue. The absence of pain or anguish is reinforced by the superimposed screen message 'No cats were harmed in the making of this commercial' which appears during the TVC.

The TVC does not in any way deal with an instance of deliberate harm to an animal. The scenario presented through the dialogue is clearly accidental and arouses concern from the characters. The TVC in no way conveys that violence or cruelty to animals is acceptable conduct.

It would be clear to most viewers that the TVC reflects a light-hearted and improbable

scenario. The concept of accidentally laminating a pet cat is clearly improbable and is emphasised by the fact that the characters in the TVC are all exaggerated parodies. CCFS submits that sections 2.1, 2.2, 2.4, 2.5 and 2.6 are not relevant to the TVC. The TVC does not depict discrimination against any person based on any regulated reason, nor does it employ sexual appeal in an exploitative or degrading manner, 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.

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 complainants’ concerns that the advertisement features inappropriate cruelty to animals which is inappropriate for television viewing

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

The Board considered whether the advertisement was in breach of Section 2.3 of the Code. Section 2.3 states: "Advertising or Marketing Communications shall not present or portray violence unless it is justifiable in the context of the product or service advertised".

The Board noted the advertisement features a man walking in to the kitchen, looking worried as he announces to his wife that he has accidentally laminated the cat. The woman states “Another vet bill Where will we get the money?” The Wizard superhero character appears with a financial solution to the problem. Text does appear on screen that says: “No cats were harmed in the making of this commercial.”

The Board noted that the couple are presented as being silly and vague and that the inclusion of the Wizard adds to the comical and unrealistic nature of the scenario. The Board noted that the advertisement is intended to be humorous and agreed that most members of the community would recognise the ridiculous nature of what the husband has supposedly done. The Board noted that there is no vision of the incident and that there is a disclaimer on screen to assure viewers that there was no harm to a cat in the advertisement.

The Board considered that there is no violence present or portrayed in the advertisement and that the advertisement does not depict or condone cruelty to animals. The Board considered that the advertisement did not breach Section 2.3 of the Code.

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

