



**Ad Standards** Community Panel  
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**AdStandards.com.au**

Ad Standards Limited  
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## Case Report

<b>1. Case Number :</b>	<b>0221-20</b>
<b>2. Advertiser :</b>	<b>Westpac Group</b>
<b>3. Product :</b>	<b>Finance/Investment</b>
<b>4. Type of Advertisement/Media :</b>	<b>TV - Free to Air</b>
<b>5. Date of Determination</b>	<b>22-Jul-2020</b>
<b>6. DETERMINATION :</b>	<b>Dismissed</b>

### ISSUES RAISED

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

### DESCRIPTION OF ADVERTISEMENT

This television advertisement depicts a man in a fast food drive-through lane negotiating the price of his meal as horns honk behind him. The St. George dragon explains to him that he doesn't need to haggle the cost, and the man quickly agrees to the price and drives on when a woman gets out of her car and comes towards him. She sarcastically thanks him for moving.

### THE COMPLAINT

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

*I am offended as it appears to me that it it takes no consideration of the sales assistant behind the microphone and it is ok to harass them and these people are often school kids with part time jobs. It doesn't matter if you upset them as they are low paid and you can talk to them as you like. In addition they cop the abuse for slow service, not the fool in the car. It is not a community expectation that haggling is appropriate at a takeaway drive through. Secondly it appears to me that it normalizes road rage ie if a person annoys you whilst driving it is appropriate to get out of your car and move aggressively towards them whilst screaming at them. Road rage is not amusing in any form . It is bizarre that in the present state of the world a commercial so unpleasant can be used to advertise Bank loans.*



*During these times where we are getting pushed to be more aware of negatives behaviours. St George are well off the mark trying to put a 'joking' spin on intimidating behaviour. If the roles were Reversed and it was a male driver rapidly approaching a female driver they would not have got this to air.*

*Unnecessary use of aggression. Horrible and nasty tone. Passive aggression. She starts to approach the car in an aggressive way and it is unsettling and unnecessary. It's not funny it makes me feel uneasy that the women gets out her car and approaches him just because he is taking his time to choose his "meal". Yells at him passive aggressively. We all know what they are insinuating*

## **THE ADVERTISER'S RESPONSE**

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

*Thank you for the opportunity to address the complaints received regarding the St. George Home Loans TVC – Drive Through. At St. George, we take our obligations seriously in adhering to the Australian Association of National Advertisers Code of Ethics, and go to great lengths to ensure that our advertising complies.*

*This advertisement is absolutely not intended to suggest that we endorse any form of violence. The intention for this ad was to tap into the customer insight of feeling stressed when it comes to hunting for a home loan and bring it to life in an unexpected way.*

*The creative for this campaign was tested with consumers prior to launching the campaign and has been tracked with consumers after launch to ensure the advertising is on brand and communicates its intended message. In the case of this campaign we can confirm that the ad tracking results, at the time of writing, do not demonstrate any outtake of endorsing negative behaviour.*

*The intention of all St. George advertising is to provide an alternative and entertaining communication structure to engage with our audience. To do this we use three main creative vehicles:*

- 1. Exaggerated humour;*
- 2. A cinematic, hyperreal world, that combines fiction with reality; and*
- 3. A CGI Little Dragon*

*This mix allows St. George to produce good natured, entertaining ads, while delivering relevant banking product messages.*

*For reference, our Drive Through TVC has four main characters, who will be referred to as such for the rest of the response:*

*· Eric – the anti-heroic home buyer, a slightly timid individual. The role of Eric is to provide an exaggerated manifestation of the nervousness and inexperience that many*



*First Home Buyers experience when negotiating a home loan application, hence his ridiculous haggling experiment.*

- Little Dragon – representing Eric’s rambunctious-but-rational voice of reason. Little Dragon helps Eric understand there is a better way: by going to St. George.*
- Drive Through Assistant – the somewhat-bored and incredulous staff member whom Eric attempts to ineffectually haggle with.*
- The Coach – a no-nonsense, larger-than-life opponent within the story arch. The Coach is instantly recognisable as the antagonist within the drama and draws strong character parallels as those in many family friendly shows and movies in popular culture; e.g. Miss Trunchball from Matilda and Sue Sylvester in Glee. Post-football training, the coach has a car-full of hungry children and means to get to the bottom of the delay.*

*In this recognisably hyper-real world, the story arch depends on light and shade to engage the audience. While Eric is the slightly bewildered, shy anti-hero, The Coach is the antagonist of the story.*

*In keeping with the exaggerated universe, the reaction is intentionally over the top to provide absurdity. The outlandish reaction of the coach provides the tension and humour in the close of the ad and allows Little Dragon’s end line “Drive Eric drive” a comedic effect.*

*This advertisement does not condone, nor encourage road rage. It also uses familiar storytelling tropes and structures as seen in the likes of popular Pixar movies and in well-loved advertising campaigns – reminiscent of Yellow Pages’ ‘Not Happy Jan!’. To do this we employ a rule of thumb – it needs to be recognisable as the real world, but we need to lean into a suspension of disbelief to allow our Little Dragon and protagonists to behave in a slightly exaggerated (and sometimes fantastical) ways.*

*In conclusion, we do not believe this ad contravenes the AANA Code of Ethics. However we value the feedback of the community and will continue to monitor the response from our audiences and will take action should this theme of interpretation continue.*

## **THE DETERMINATION**

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

The Panel noted the complainants’ concerns that the advertisement:

- suggests that it is OK to harass fast food workers at a drive through
- depicts and normalises road rage and aggressive behaviour

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



The Panel 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 Panel noted the complainant's concerns that the advertisement depicts road rage and aggressive behaviour.

The Panel noted the advertiser's response that the advertisement does not condone or encourage road rage and the woman's actions are intentionally over the top to provide absurdity.

The Panel considered that the woman is depicted as being frustrated at having to wait and addresses the man with a raised voice to get his attention. The Panel considered that she is not depicted behaving in an aggressive manner and that she does not threaten the man. The Panel considered that the man is not depicted in a vulnerable position and is easily able to drive away from the situation. The Panel noted that the woman is seen to return to her car once the delay is resolved. The Panel considered that there is no impression or suggestion of violence or menace in the advertisement.

In the Panel's view the advertisement did not present or portray violence and therefore did not breach Section 2.3 of the Code.

The Panel considered whether the advertisement complied with Section 2.6 of the Code. Section 2.6 of the Code states: "Advertising or Marketing Communications shall not depict material contrary to Prevailing Community Standards on health and safety".

The Panel noted the complainant's concern that the advertisement suggests that it is acceptable to harass fast food workers at a drive through.

The Panel considered that the man was seen to be attempting to haggle with the fast food worker. The Panel considered that the man's tone was polite and he was not aggressive or demeaning to the fast food worker. The Panel considered that the scene was exaggerated to highlight the benefits of not having to haggle for a home loan, and the unrealistic nature of the advertisement was reinforced by the inclusion of an animated dragon. The Panel considered that the advertisement did not depict or condone a fast food worker being harassed, and did not show an unsafe work environment.

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

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