



**ADVERTISING  
STANDARDS  
BUREAU**

Level 2, 97 Northbourne Avenue, Turner ACT 2612  
Ph: (02) 6262 9822 | Fax: (02) 6262 9833  
[www.adstandards.com.au](http://www.adstandards.com.au)

## Case Report

<b>1</b>	<b>Case Number</b>	<b>0236/10</b>
<b>2</b>	<b>Advertiser</b>	<b>ANZ Banking Group Ltd</b>
<b>3</b>	<b>Product</b>	<b>Finance/Investment</b>
<b>4</b>	<b>Type of Advertisement / media</b>	<b>TV</b>
<b>5</b>	<b>Date of Determination</b>	<b>09/06/2010</b>
<b>6</b>	<b>DETERMINATION</b>	<b>Dismissed</b>

### ISSUES RAISED

2.1 - Discrimination or Vilification Other

### DESCRIPTION OF THE ADVERTISEMENT

A female customer goes in to "A Bank" to discuss her credit card reward system. Bank employee "Barbara" is dismissive of the customer's complaint that she has not accumulated enough points to be entitled to any rewards (CARROT - Can't Achieve Rewards Regardless Of Time). Barbara tells her she needs to spend more, then the male voiceover states that Barbara lives in Bank World and describes ANZ's reward system.

### THE COMPLAINT

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

*The advertisement patently slurs red-haired persons as obnoxious and inferior.  
If any other ethnic group was identified thus you would promptly shrink from allowing the advertisement and brand the producer.  
Such are your values that you approved it for publication.*

## **THE ADVERTISER'S RESPONSE**

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

*In developing the Advertisement, thorough consideration was given to the means of communicating how some customers feel dissatisfied with their reward credit card accounts and the customer service they receive.*

*Once humour was selected as the method of communicating ANZ's message, careful consideration was given to the form of humour chosen. 'Barbara' is a satirical representation of a bank employee in a customer service role. ANZ's decision to use this particular actress to play 'Barbara' in the Advertisement was based on the actress's ability to deliver the comedic script in a satirical manner and also because of her expressions and mannerisms.*

*In ANZ's view, the Advertisement features a legitimate use of humour, and does not breach Section 2 of the Australian Association of National Advertisers Code of Ethics. The Advertisement uses humour to depict how some customers feel dissatisfied with their reward credit card accounts and the customer service they receive and does not portray people in a way which discriminates against a person or section of the community on the basis of race or ethnicity.*

## **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 complainant's concern that the advertisement is demeaning and stereotypes people based on their physical characteristics.

The Board noted the advertiser's response and viewed the advertisement, noting also that it had previously considered similar issues regarding this campaign in Case number 65/10.

The Board considered whether the advertisement was in breach of section 2.1 of the Code. Section 2.1 of the Code states:

"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, sex, age, sexual preference, religion, disability or political belief."

The Board agreed that the advertisement was intended to be a tongue-in-cheek mockery of bad customer service. The Board considered that the exaggerated depiction of a person providing bad service made it likely that most people in the community would not link this behaviour to people with the physical characteristic of red hair generally. The Board

considered that most people would understand that this advertisement related to service, not to whether the service was provided by a person with this physical characteristic.

The Board agreed that the term CARROT (Can't Achieve Rewards Regardless of Time) in this particular advertisement does not imply that the bad service was related to the fact that "Barbara" was a woman, her age or that she had any particular traits but that she is dismissive of the customer's complaint that she has not accumulated enough points to be entitled to any rewards and that in this case the "carrot" does not lead to any attainable reward.

The Board determined that most members of the community would appreciate that the advertisement was humorous and lighthearted and contained no intention or strong suggestion of vilification or discrimination against any sector of society on the basis of their physical characteristics, gender or age and 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 Board dismissed the complaint