



**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>0236-21</b>
<b>2. Advertiser :</b>	<b>Wisr</b>
<b>3. Product :</b>	<b>Finance/Investment</b>
<b>4. Type of Advertisement/Media :</b>	<b>TV - On Demand</b>
<b>5. Date of Determination</b>	<b>11-Aug-2021</b>
<b>6. DETERMINATION :</b>	<b>Upheld – Modified or discontinued</b>

### ISSUES RAISED

AANA Code of Ethics\2.6 Health and Safety

### DESCRIPTION OF ADVERTISEMENT

This television advertisement features a man (Billy) making breakfast in his kitchen. There are eggs cooking and smoke is coming from the toaster, indicating that something is burning. The man is standing behind a toaster with a fork in his hand. A voice over suggests he uses the “smart part” of his brain to make a “good decision”, rather than using a fork to retrieve the burnt crumpet. In the next shot, the fork is replaced by a phone in the man’s hand with the Wisr logo visible on the screen.

### THE COMPLAINT

Comments which the complainant/s made regarding this advertisement included the following:

*Dangerous activity which could involve electrocution and death if fork is stuck in toaster.*

*This morning I quickly went to the bathroom unfortunately my 5 year old son, tried to get his toast out of the toaster with a fork. He has never done this before. He has been watching the Olympics, I find all of the wise money ads inappropriate for kids, but this one has an immediate negative impact on the safety of my family. Thankfully there was no incident. I asked him why he tried to use the fork (so many other options in the*



drawer), and he said it was because he saw it on the ad on tv. My son is too young to understand the joke of this ad.

## **THE ADVERTISER'S RESPONSE**

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

*Thank you for your correspondence dated 27 July 2021 in relation to advertisement complaints received from members of the public. Wisr Finance Pty Ltd (Wisr) is committed to best practice in its advertising and appreciates all consumer feedback and takes its obligations under the Australian Association of National Advertisers Code of Ethics (Code) very seriously.*

### *1. The Advertisement*

*Wisr is a consumer lending service aimed at improving the financial wellness of all Australians. The advertisement was produced as a series of three television commercials to promote Wisr's brand campaign. The objective of the campaign is to use exaggerated humour with the aim to capture the attention of the adult audience to encourage using the "smart part of their brain" to make more sensible financial decisions.*

*The 'Billy' television advertisement (the Advertisement) features a man making breakfast in his kitchen. There are eggs cooking and smoke coming from the toaster, indicating that something is burning. The man is standing behind a toaster with a fork in his hand. A voice over suggests he uses the "smart part" of his brain to make a "good decision", rather than using a fork to retrieve the burnt crumpet. In the next shot, the fork is replaced by a phone in the man's hand with the Wisr logo visible on the screen*

### *2. Complaints*

*The complaints received by Ad Standards allege that the Advertisement portrays a person acting in an unsafe manner. The complaints specifically reference the impact on children who may not be aware of the potential dangers in placing a metal object in the toaster and may imitate the behaviour shown in the Advertisement without understanding the context. There are also a small number of complaints which asserts that the Advertisement includes "suicide imagery". We have addressed these complaints separately in our response below.*

### *3. Wisr Response*

*Complaints re unsafe behaviour*



*Wizr submits that the Advertisement does not contravene Section 2.6 of the Code. The Advertisement does not depict content that would encourage or condone unhealthy or unsafe behaviour having regard to Prevailing Community Standards.*

*Wizr unequivocally does not encourage or condone unsafe behaviour and strongly believe our advertisement is not intended to promote unhealthy or unsafe behaviour.*

*The Advertisement does not depict a person sustaining any injury, nor does it suggest or endorse such behaviour. On the contrary, the images portrayed were designed to be 'fantastical' in nature, so that the viewer could not translate any visual actions portrayed to be remotely realistic. Further, when presented with a 'not so smart' situation, the voice over cautions against using a fork to attempt to 'save' the burning crumpet, and clearly instructs the man to unplug the toaster. The Advertisement is promoting the use of the 'smart part' of his brain to make 'smarter' decisions. The voiceover provides important context to the exaggerated and fantastical elements of the visual imagery of the man standing next to the toaster with a fork in his hand.*

*The Advertisement presents a comedic approach to adults making sensible financial decisions, by engaging the 'smart' part of their brain. The Advertisement is not aimed at children as it promotes financial services, nor does it depict children engaging in dangerous behaviour. Considering the exaggerated nature of The Advertisement and the unequivocal warning by the voiceover against engaging in potentially dangerous behaviour, we submit that it is unlikely that children would infer a suggestion of imitating any of the conduct in the Advertisement.*

#### *Complaint re suicidal imagery*

*Wizr agrees that any advertising message that can be interpreted as condoning or encouraging suicide is not justifiable or acceptable by prevailing community standards, in accordance with the Code of Ethics. We also take the opportunity to empathise with the complainants who are struggling with this aspect, or may have members of their family who are. However, Wizr submits that the Advertisement does not condone or encourage suicide in any manner.*

*The Advertisement is set in a kitchen, with the opening shot being eggs cooking on a fry pan. The image of the man standing next to a toaster is placed in context by the voice over adding the words "there's a part of you thinking with a metal fork and a steady hand, this last crumpet can be saved."*

*As set out above, the Advertisement is intended to humorously depict a man being encouraged to make a 'smart' and 'positive' choice in course of action. It does not expressly or impliedly, suggests or condones self-harm or suicide and, we submit that given the setting and purpose of the Advertisement, this Advertisement could not be construed in this way.*

#### *Compliance with the Code*

*For the sake of completeness, Wizr does not believe that the Advertisement, in any way:*



*portrays people or depicts material 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 (2.1)*  
*employs sexual appeal (section 2.2);*  
*presents or portrays violence (section 2.3);*  
*treats sex, sexuality or nudity with insensitivity to the relevant audience (section 2.4);*  
*uses language which is inappropriate in the circumstances (section 2.5);*  
*depicts material contrary to Prevailing Community Standards (section 2.6); or*  
*does not clearly distinguish itself as an advertisement (section 2.7).*

*Prior to production of the Advertisement, the Advertisement for the final script was reviewed and approved by Clear Ads. The Advertisement received CAD approval with a G rating to air at any time, suggesting it is appropriate for all age groups. The Advertisement underwent a rigorous due diligence program by Wisr's internal legal and compliance teams.*

*We also note that the number of complaints received only constitute a minute number of viewers considering the Advertisement has been broadcast during the Tokyo Olympics, which amounts to an estimated reach of 16.5 million viewers.*

*Accordingly, for the reasons set out above, we are of the view that the Advertisement is compliant with, and does not breach the Code, and therefore should be dismissed.*

*Please let us know if you require any further information. We would welcome the opportunity to work with you to resolve this issue.*

## **THE DETERMINATION**

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

The Panel noted the complainants' concerns that the depiction of a man holding a fork over a toaster as if to put it in the toaster is dangerous and this action may be copied.

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

### **Section 2.6: Advertising or Marketing Communications shall not depict material contrary to Prevailing Community Standards on health and safety.**

The Panel noted the Practice Note to Section 2.6 which states:

*"Advertisers should take care not to depict behaviour that children may imitate. For example, advertisements which are likely to attract the attention of children or could*



*indicate to children that appliances or other domestic/commercial equipment are a safe place to hide, are seen to encourage unsafe behaviour.”*

The Panel noted that safety around electrical appliances is an important public safety issue.

The Panel considered that the depiction of a person considering placing a fork into a toaster is a depiction of behaviour that is unsafe – even when the action does not actually occur.

The Panel noted that the voiceover of the advertisement cautions against the man placing the fork in the toaster however considered that the voiceover does not override the imagery and the fork near the toaster is a strong suggestive image.

The Panel considered that while the advertisement may not depict catastrophic consequences, the suggestion itself undermines public messages about safe use of electrical appliances.

In the Panel’s view there is significant effort made in the community to educate people about the use of electrical equipment. The Panel determined that the depiction of behaviour which is contrary to clear public safety messaging is contrary to prevailing community standards on safety.

### **Section 2.6 conclusion**

The Panel considered that the advertisement did contain material contrary to Prevailing Community Standards on health and safety and determined that it did breach Section 2.6 of the Code.

### **Conclusion**

Finding that the advertisement did breach Section 2.6 of the Code, the Panel upheld the complaints.

### **THE ADVERTISER’S RESPONSE TO DETERMINATION**

Thank you for providing us with a copy of the Community Panel Determination. Wisr is committed to adhering AANA Code of Ethics and ensuring that its advertisements are not in any way contrary to Prevailing Community Standards on health and safety. Wisr acknowledges the determination of the Community Panel and in light of this has discontinued the Advertisement.