



**Ad Standards** Community Panel  
PO Box 5110, Braddon ACT 2612  
P (02) 6173 1500 | F (02) 6262 9833

**AdStandards.com.au**

Ad Standards Limited  
ACN 084 452 666

## Case Report

<b>1. Case Number :</b>	<b>0286-19</b>
<b>2. Advertiser :</b>	<b>People's Choice Credit Union</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>11-Sep-2019</b>
<b>6. DETERMINATION :</b>	<b>Dismissed</b>

### ISSUES RAISED

AANA Code of Ethics\2.1 Discrimination or Vilification

### DESCRIPTION OF ADVERTISEMENT

This television advertisement features a couple sitting on a couch. A voice over describes all the things they could do with a personal loan, including renovating their home, or get a new caravan or take off to the Bahamas. Each time the voice over states something the woman on the couch swipes the screen of her tablet and the background of the couple changes to match what the voice over is describing and the man and woman react excitedly.

The voice over then describes the product further.

The woman swipes the screen again and the couple's background changes to a wedding scene and wedding music is playing. The man screams, and says "maybe next year", before swiping them back to the Bahamas.

### THE COMPLAINT

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

*I object to the presumption that all women want to be married and that men don't.*

*The ad assumes that she is nagging him to get married.*

*This attitude is degrading to women, suggesting we are all desperate to be married. In reality, the opposite is true.*



## THE ADVERTISER'S RESPONSE

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

*We refute the complaint in its entirety and submit no breaches of the AANA Code of Ethics (Code) have occurred. The advertisement is about choice. The couple look at various options they could take out a Personal Loan for before agreeing on the holiday in the Bahamas. The advertisement does not, in any way, discriminate or vilify women.*

*The advertisement, at most, represents a particular man stating his personal preference to obtain a loan for the purposes of going on holiday that year whilst leaving open the possibility of marriage the following year. Having regard to the Code and accompanying Practice Notes, the advertisement does not suggest, in any way, that:*

- *All women want to get married or that all men don't want to get married;*
- *That marriage is the only option available to women; or*
- *That a reluctance to get married is never displayed by women or that a desire to get married is never displayed by men.*

*The complaint that the advertisement creates a "presumption that all women want to be married and that men don't", "assumes that she is nagging him to get married", "is degrading to women" or suggests all women are "desperate to be married" is not sustainable and we submit no such representations are made in the advertisement. No reasonable person would form such impressions from the advertisement.*

*The advertisement meets prevailing community standards. The advertisement is not in breach of section 2.1 of the Code. In accordance with our requirements to address all aspects of the Code, we do not consider the advertisement is in breach of any other provision of the Code. We submit that the complaint is without merit and should be dismissed.*

*People's Choice is proud to be Australia's first Financial Institution to receive accreditation as a White Ribbon workplace, demonstrating our commitment and support to women in our community and workplace regardless of their marital, family or sexual preferences. Our underlying values make no distinction between our members based on such preferences. Instead, we focus on each member's interests and financial requirements.*

## THE DETERMINATION

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



The Panel noted the complainant's concern that the advertisement suggests that all women want to get married and that men don't, suggests the woman is nagging her partner and is degrading to women by suggesting they are desperate to get married.

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 the Practice Note to Section 2.1 provides the following definitions:

*"Discrimination – unfair or less favourable treatment.*

*Vilification – humiliates, intimidates, incites hatred, contempt or ridicule."*

The Panel noted the advertiser's response that the advertisement does not discriminate against or vilify women, and at the most represents a particular man stating his personal preference to obtain a loan for the purposes on going holiday.

The Panel noted the scene at the end of the advertisement where the woman swipes to the wedding scene. The Panel considered that when the woman swipes to the wedding scene the man appears alarmed, however when he responds 'maybe next year' the woman does not seem upset or hurt. The Panel considered that neither the man or the woman are seen to receive unfair or less favourable treatment on the basis of their gender.

The Panel considered that the situation was a humorous interaction between the couple, and that there was no suggestion that their behaviour was representative of all men, or all women.

The Panel considered that there is no depiction of the woman nagging the man, and there is no suggestion that this is a conversation that they had had before. The Panel considered that the woman and the man in the advertisement are shown as being partners in a relationship, making large financial decisions together. The Panel considered that neither person seemed to be in a position of power, or to treat the other in a negative way. The Panel considered that neither the man or the woman is depicted in a way which humiliates, intimidates, incites hatred, contempt or ridicule of them on the basis of their gender.

The Panel considered that the advertisement did not portray or depict material in a way which discriminates against or vilifies a person or section of the community on account of gender and determined that the advertisement did not breach Section 2.1 of the Code



Finding that the advertisement did not breach any other section of the Code the Panel dismissed the complaint.