



Case Report

1	Case Number	0306/15
2	Advertiser	Coastline Credit Union
3	Product	Finance/Investment
4	Type of Advertisement / media	TV - Free to air
5	Date of Determination	12/08/2015
6	DETERMINATION	Dismissed

ISSUES RAISED

- 2.1 - Discrimination or Vilification Age
- 2.1 - Discrimination or Vilification Gender

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement features three women at the beach openly admiring a man who walks past them carrying a surfboard and wearing tight swimming trunks. The voiceover says, "Over fifties are looking for more and more interest in all aspects of their lives. That is why Coastline Credit Union have created Gold Benefits for people over fifty..."

THE COMPLAINT

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

The women in the ad would have to be suffering from either dementia or be blind to be admiring the poor old boy, and it is an insult to older women. (Unlike the amusing SpecSavers ad which has the older woman planning to leave her son's inheritance to the young gardener.) The Coastline Credit Union ad is in very poor taste, and is far from being humorous.

Advertisements can be annoying, but the one mentioned above is over the top, and such ageism is not appropriate in 2015.

THE ADVERTISER'S RESPONSE

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

After reviewing the complaint by an anonymous viewer, I believe that the advertisement in question does not breach any of the code of ethics with direct reference to Section 2 or that of any code within the ANNA code of ethics.

As way of introduction I am contracted to Coastline Credit Union as the Marketing Manager. Coastline contracts me to look after all things relating to marketing across many platforms including TVC's. The TV advertisement in question was developed in consultation with Coastline Credit Union and myself. I cast the talent, wrote the script, and art directed the shoot.

As a brief background I have been working within the creative and marketing industry for over 20 years. Over the last 5-6 years I have been working specifically within the financial and insurance industries specialising in the over 50's age group.

*The advertisement in question is for Coastline Credit Union a small credit union with 6 branches located throughout the mid north coast of New South Wales. The advertisement is promoting a product for both male and females over the age of 50 (which constitutes the majority of our 14,000+ members). It is called the "Gold Benefits Package" and is only available for over 50's. The unique benefit to the consumer by taking the Gold Benefits package is that they will receive more interest (%) on term deposits.
<https://www.coastline.com.au/investment-specialty-gold-benefits.html>*

The advertisement has been on-air since approval, 15 December 2014 on both NBN and Prime and is visible most weeks. The advertisements were CAD approved and did not raise any issue throughout the approval process. CAD rated them 'W'.

We do not have an advertising or media agency; all scheduling is arranged and purchased through both NBN and Prime television.

The concept behind the advertisement is to highlight that more and more people over the age of 50 are looking for interest both financial and personally as they mature (in all aspects of life). Many people as they get older like to feel that they still have something to offer the community and being appreciated for who we are is important. Just because you get older doesn't mean you shouldn't receive the same level of interest you may have when you were younger.

As you will see in the footage we start with three ladies (mid 50's to 60's) sitting on a bench at the beach chatting before a "gentleman" passer by distracts them. The passer-by is carrying a surfboard and is in his late 60's on his way to the point to catch some waves. As the gentleman walks past the seated ladies their eyes follow him. Each of the three ladies sneaks a little interested look at him as he continues to the point. It is then revealed that our mature gentleman is wearing a pair of swimmers (rear shot, not to offend the viewer) and

confident in his person. As the gentleman continues on walking along the path the three ladies continue to look (rear shot, no faces visible). Just before the CTA, we cut back to our confident gentleman; still walking...looks over his shoulder and appreciates the interest he still receives in his maturing years.

A couple of proof points regarding voice over and imagery that assist in proving that the advertisement does not breach any of the code of ethics with direct reference to Section 2:

- Relating specifically to discrimination and vilification of both age and gender, it must be observed that both genders are represented and included as looking for more interest in all aspects of life. The product is specifically for over 50's; that is why we cast over 50's people in the advertisement, from a strategic, branding and marketing basics 101 principal, you must include and represent your target market, in our case over 50's.*
- The ladies do not gesture, approach, degrade, wolf whistle, call out, sexually advance, provoke or proposition the man in any way they simply look at him with an appreciative interest.*
- The gentleman does not gesture, approach, degrade, vilify, talk, call out, sexually advance, provoke or proposition any of the ladies he simply looks over his shoulder and smiles.*
- The ladies are conservatively attired and not inappropriately dressed.*
- The gentleman wearing swimmers was filmed deliberately from behind so as to not offend. If the concern is that he was wearing swimmers, we must remember that the advertisement is filmed at the beach, so it is almost guaranteed that there will be men and woman of all ages wearing different levels of attire including; swimmers.*
- The voice over delivers in a way that does not discriminate or vilify either male or females, as there is no reference to a specific gender. We affectionately refer to our target group as over 50's.*

On a personal note which I am happy to be quoted and noted on public record, inclusive of the above. I am not sure of the age or gender of the anonymous viewer but I find their comments (below) regarding dementia and blindness to be extremely offensive, derogatory, demeaning, insensitive and in complete contradiction to their complaint about insulting older woman and inappropriate ageism in 2015.

“The women in the ad would have to be suffering from either dementia or be blind to be admiring the poor old boy, and it is an insult to older women.”

The above comment also refers to our over 50's gentleman as “the poor old boy”. I can assure you that this gentleman would not appreciate being called “the poor old boy” and this derogatory comment is both ageist and sexist. If anonymous is concerned about inappropriate ageism and this advertisement apparently insulting older woman, does this comment not undeniably, insult or vilify our mature aged gentleman?

As a 41 year old grandchild of a 87 year old female dementia sufferer, this degenerative disease not only affects individuals in a horrific way, but affects the complete extended family

and should not be thrown around as an off the cuff comment to prove ones point of view. Does this comment also imply that because they are mature aged ladies that they would have a degenerative disease, such as dementia or blindness? If we want to talk about ageism specifically, I believe this comment to be extremely contradictive to their comment regarding inappropriate ageism in 2015.

In response to your letter and complaint made by anonymous; the above letter, attached scripts and attached video files will prove that this advertisement does not breach any of the code of ethics with direct reference to Section 2 or that of any code within the ANNA code of ethics.

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 ageist in its depiction of women openly admiring an older gentleman.

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

The Board 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 Board noted that this television advertisement features three women at the beach admiring a man walking past wearing tight swimming shorts and carrying a surf board.

The Board noted it had previously considered a similar complaint about women admiring a man in case 0200/13 where:

“The Board noted the complainant’s concern that it is offensive to show a man being ogled by women and considered that the man in the advertisement removes his top after he becomes aware that the women are watching him and that he appears to be enjoying their admiration. The Board noted that at the end of the advertisement the man is shown walking away then looking over his shoulder to smile at the women and considered that this action further enforces the overall impression that the man is openly flirting with the women and is happy to acknowledge and encourage their appreciation.”

The Board noted in the current advertisement that the man does turn and acknowledge the women and considered that consistent with the matter mentioned above, the man is happily acknowledging their attentions and is not threatened.

The Board noted that the advertised product is aimed at the over-50s market and considered that the use of actors who fall in to the over-50s age bracket is appropriate and relevant to the particular product being advertised.

The Board agreed that the advertisement presents both the man and the woman in a positive light and portrays them as being fit and active in all aspects of their lives.

The Board 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 their age or gender.

The Board determined 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.

