



ADVERTISING
STANDARDS
BUREAU

Level 2, 97 Northbourne Avenue, Turner ACT 2612
Ph (02) 6173 1500 | Fax (02) 6262 9833
www.adstandards.com.au
ACN 084 452 666

Case Report

1	Case Number	0412/13
2	Advertiser	Virgin Money (Australia) Pty Limited
3	Product	Insurance
4	Type of Advertisement / media	TV
5	Date of Determination	11/12/2013
6	DETERMINATION	Dismissed

ISSUES RAISED

2.1 - Discrimination or Vilification Gender

DESCRIPTION OF THE ADVERTISEMENT

This Virgin Money (Australia) Pty Limited advertisement opens on a tastefully decorated house. A woman in her mid-30s is sitting on a white couch discussing the couple's insurance needs, and plans for the future. Her husband enters the shot and hands her cup of tea, when the camera spans out you see he is older than her, and in his late 50s/early 60s. The wife talks about their unique family situation and how Virgin Life Insurance could be tailored to suit their needs. The scene continues with the wife mentioning how easy it was to apply and they are now covered for \$1.5M. At the end of the ad, it is revealed that the wife is the primary income earner in this relationship.

THE COMPLAINT

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

*Along with its blatant aim at a female target audience with its pink colour scheme, the ad is just completely offensive suggesting that women only care about money.
I would love to see this ad removed.*

THE ADVERTISER'S RESPONSE

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

We have considered the single complaint and the advertisement in question in light of the provisions of the AANA Code of Ethics. Provision 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, gender, age, sexual preference, religion, disability, mental illness or political belief.”

After carefully considering the AANA Code of Ethics and each provision against the content of the advertisement, we find that the advertisement does not breach the AANA Code on any grounds. We have set out below, our reasons in relation to the relevant provision, namely 2.1. In our view, the advertisement does not portray people, depict material that discriminates against or vilifies any person or section of the community on account of gender, age or personal beliefs such as attitude towards money.

Whilst the advertisement contains a family situation that may not be the norm, it does not portray either the woman or man as inferior or demean them in any way. At no time are the character’s specific age referenced. The woman in her mid 30’s is portrayed as strong and sensible and the man (in his late 50’s/early 60’s) as a loving husband. The attitude towards money is depicted consistently for both the man and woman. They both show a desire to protect their financial situation.

Neither, the man or the woman is treating the other in a predatory, derogatory or demeaning manner. Their dealings with each other are conducted in a civil way, and plays out in a sensitive /caring way. The colour scheme used in the advertisement reflects our corporate/brand colours. It is consistent with all advertising we undertake, and is not targeted at a specific gender.

In the context of this advertisement, there is no intention to make any general commentary about the role women or men in relation to who should work or their attitude towards money/wealth. In fact in a jovial way we challenge the stereotype where the man is the family bread winner.

We have used a light hearted approach to counter a common consumer misconception that life insurance is only relevant to a more traditional family situation. Life insurance is an important consideration for all family’s regards of their structure or who is the income earner.

The attached script and digital copy of the advertisement accessible at <http://www.youtube.com/watch?v=z23sHt8Zlcl> support our view.

Conclusion

We took care in preparing the advertisement to ensure the advertisement was within the boundaries established by the AANA Code. The advertisement does not discriminate or vilify women or men, nor treat any manner that is insensitive to the relevant audience. We submit the advertisement does not breach any of the AANA Code, the colour scheme utilised is consistent with our corporate colours and that attitudes towards money depicted is consistent for each gender.

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 complainants’ concerns that the advertisement depicts a gold-digging woman and is sexist and degrading.

The Board reviewed 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 the advertisement features a woman describing the insurance provisions she has made to ensure that her family are financially secure.

The Board noted the complainants' concerns that the woman is presented in a manner which suggests she is a gold-digger.

The Board noted that the woman in the advertisement is clearly younger than her husband and considered that she is presented in a manner which is intended as a stereotype of a younger woman with money being her primary aim. The Board noted however that at the end of the advertisement the woman makes it clear that she is the main bread-winner and that it is her husband who will be financially secure should she be unable to work for any reason.

The Board considered that whilst the advertisement does initially suggest that this woman is a gold-digger in the Board's view the woman is not presented in a manner which makes her recognisable as a particular type of woman and considered that the revelation that the woman is 'keeping' her husband amounts to an overall depiction that turns the stereotype around and is not sexist or degrading to either gender.

The Board noted that the overall tone and theme of the advertisement is intended to be light-hearted and humorous and considered that the advertisement did not depict material that discriminated against or vilified any person or section of the community.

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 complaints.