



Case Report

1	Case Number	0494/14
2	Advertiser	Club Money
3	Product	Finance/Investment
4	Type of Advertisement / media	TV - Free to air
5	Date of Determination	28/01/2015
6	DETERMINATION	Dismissed

ISSUES RAISED

- 2.6 - Health and Safety Depiction of smoking/drinking/gambling
- 2.6 - Health and Safety Within prevailing Community Standards

DESCRIPTION OF THE ADVERTISEMENT

Two men in a bar catch the eye of two women. One of the men suggests to his friend that he buy drinks for the women. His friend responds that he is broke until payday and asks if he can borrow some money. The man replies that his friend already owes him \$50 then suggests he try Club Money as you can apply online.

We then see the man go off to apply and when he returns he is holding money in his hand. He gives \$50 back to his friend and then goes to order drinks.

THE COMPLAINT

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

I personally think encouraging people to take out a loan just to spend it on alcohol is going too far.

Not only is the advertisement misleading as to how these services work, but the encouragement of loaning money to pay for alcohol I find disturbing and abhorrent not to mention irresponsible considering the amount of financial distress young people are going through. This ad takes advantage of these people. The advertisement is objectifying of women to boot.

The direct inference in the ad is that young men should borrow money to finance the purchase of alcohol and to pick up women for sex.

THE ADVERTISER'S RESPONSE

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

I will respond by saying that there are no laws that require us to take the intended use of monies from a loan into account when determining the merits of any application. As far as buying a drink for another person goes, I can offer nothing on this except to say that it happens all over the world every day of the year.

Not that it's necessary, but we were very particular in making sure that no alcohol was shown in the ad. We can't be held responsible for any viewer imagining what might be served from behind a bar.

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' concern that the advertisement suggests men should borrow money so they can purchase alcohol and then pick up women for sex.

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

The Board considered Section 2.6 of the Code. Section 2.6 of the Code states: "Advertising or Marketing Communications shall not depict material contrary to Prevailing Community Standards on health and safety".

The Board noted the advertisement features a man at a bar with his friend commenting that he does not have enough money to buy drinks for two women seated near them.

The Board noted the complainants' concern that the advertisement is irresponsible in its suggestion that you should borrow money for alcohol. The Board acknowledged that there is a level of community concern regarding borrowing money and debt-related issues but noted that the money lending industry is heavily regulated and that the services such as those offered by the advertiser are legally allowed to be advertised. The Board noted that the man states that he is "a bit short until pay day" and considered that this is suggestive of a one-off situation rather than a habitual use of money lending services. The Board noted that the man also owes his friend \$50 and considered that by using the borrowed money to first pay off his loan from his friend is a responsible depiction which is not suggestive of a frivolous attitude towards debt. The Board noted that the situation depicted in the advertisement involves a bar

and that whilst a reference is made to buying a drink there is no mention of alcohol. In the Board's view the advertisement is not suggesting that you should borrow money for alcohol but rather that no matter what situation you are in it is relatively easy to apply for a loan. The Board noted the onscreen text and the voiceover make reference to loans needing to be approved and considered that in the context of a legally allowed product the advertisement does not encourage or condone the irresponsible use of a money lending service.

The Board noted the complainant's concern that the advertisement suggests men should borrow money to help "...pick up women for sex." The Board noted that the two men in the advertisement are keen to buy drinks for two women they have noticed and considered that this is a common situation and does not of itself amount to a suggestion of sex. The Board noted that the women in the advertisement are portrayed as customers in a bar, equal to the men, and considered that the advertisement does not depict, encourage or condone behaviour contrary to prevailing community standards on health and safety around alcohol consumption or sexual behaviour or practices.

The Board determined that the advertisement did not breach Section 2.6 of the Code.

Finding that the advertisement did not breach the Code on other grounds, the Board dismissed the complaints.