



CASE REPORT

1. Complaint reference number	101/10
2. Advertiser	Commonwealth Bank Australia
3. Product	Finance/Investment
4. Type of advertisement	TV
5. Nature of complaint	Discrimination or vilification Gender - section 2.1
6. Date of determination	Wednesday, 10 March 2010
7. DETERMINATION	Dismissed

DESCRIPTION OF THE ADVERTISEMENT

This TVC is set in a school environment where Commonwealth Bank representatives are depicted making a presentation to school children and teaching the school children money skills for life. The US marketing team is offering to advise the local bank officials in how to promote their services.

Next scene shows the US marketer presenting to the school children. He provides advice such as “don’t get a girlfriend”, “they will want you to spend your money on stuff”. He asks a young boy if the girl next to him is his girlfriend. The boy shakes his head saying no, the US presenter says “that’s why you’ve got more money than me.”

Commonwealth Bank officials indicate that their school banking program is important and say they will take a pass on the US marketing team help.

THE COMPLAINT

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

The advertisement includes school lessons and portrays females as being untrustworthy with finances and abusing the finances of males both in word and in image. I believe the portrayal of females on this advertisement is sexist. I am also a teacher and find the advertising very confronting and misleading as to the quality of teaching portrayed. Although the adults suggest they would not want to use this style of teaching there is an underlying tone and body language that all involved know females take money from males.

This fundamentally discriminates against female persons. It also implies a set of roles in the eyes of children both as bank customers and as members of the broader society.

It offends me because - it insinuates that Americans are stupid and superficial. - It reinforces stereotypes. - It indirectly teaches children watching this ad to malign people with American accents, because adults are regarding them with disdain. - It encourages a culture of disrespect for people.

If these 'outsiders' or 'others' giving the class were Japanese, Dutch or Aboriginals and were portrayed as indifferent idiots, people would reply with indignation. Cheap shots like this - against anyone - are unfair, unkind and promote intolerance.

Making others look bad to make yourself look good is acting like a playground bully.

Several reasons come to mind. 1/Its age inappropriate to even introduce the notion of sexualised relationships between adults 2/the homo-erotic undertones, ie (boys club/ don't trust women) to impressionable young minds sets these ideas in place from an early age 3/Teaching children that women cannot be trusted, that they do not have the capacity to manage their own finances, (that is

of course, unless they find the 'right man' stupid enough to fall for a gold-digger) not only denigrates women but men also.

I would have thought that this 1950s gender stereotyping would have no relevance in modern day Australia where women in their 1000s also hold bank accounts , home loans, shares etc with the commonwealth bank AUTONOMOUS FROM MEN, (myself and daughter included.) My four year old who has taken particular interest in the ad, because it features kids her own age, needed to be reassured by me, that the only way to make it in this world is on your own two feet,but how do you explain misogynistic 'humour'? If anyone is to be wary, it should be women of men, who are often vulnerable targets by con men with their professions of love, -if current affairs programs are anything to go by..and,...not only men, but the BANKS THEMSELVES, cleaning out EVERYONES accounts, in the name of bank fees, interest/penalty rates etc. Women are not the enemy here.

WILL THE BANK REMAKE THE AD, WITH THE EDUCATOR TELLING THE KIDS THEY NEED TO NOT BE WARY OF WOMEN, BUT THE BANKS THEMSELVES WHO WILL BE THE ONES SHAKING THIER POCKETS DRY? I think not. The ad is just so offensive. I fail to see the humour.

THE ADVERTISER'S RESPONSE

Comments which the advertiser made in response to the complaint/s regarding this advertisement included the following:

The current school banking advertisement is part of the Commonwealth Bank's advertising campaign which features a fictional Advertising Agency who makes ludicrous recommendations to a fictional Commonwealth Bank Marketing Team. The absurdity of the agency's suggestions is intended to be humorous in nature, and contrasts with the Bank's sensible approach.

In the school banking advertisement, primary school children are taught money management skills from the campaign's fictional American Advertising Agency. The Agency makes over-the-top suggestions to the children about money management, which are supposed to be comical in nature, because they are so absurd. In contrast, the Commonwealth Bank Marketing Team helps highlight the importance of teaching children good money management skills, which is in line with our commitment to school banking.

The complaint refers to Section 2.1 of the Code of Ethics, which writes that, "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, sex, age, sexual preference, religion, disability or political belief." This advertisement does not discriminate against, or vilify, women. Rather, we see that the Advertising Agency has, again, misjudged the task at hand and presented a completely inappropriate solution to the Bank. The message intended is that the comments made by the Advertising Agency are totally inappropriate. We therefore play on the fact that the fictional agency does not understand the Bank and its desire offer a first class school banking program.

Please be assured that this advertisement was never intended to offend or be discriminatory in any way.

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 was racially stereotyping Americans and depicted them as unintelligent and that this advertisement discriminated against women by depicting them as bad with money and only after men for their money.

The Board noted the advertiser response that the intention of the advertisement is to communicate the advertiser is "determined to be different".

The Board considered the advertisement was a light-hearted depiction of an advertising agency missing the mark with its client's marketing goals. The Board considered the portrayal of the American advertising team was not intended to ridicule or demean Americans in general and that most members of the community would recognise the intended humour and not consider the advertisement to be offensive. The Board therefore found no breach of Section 2.1 of the Code.

The Board noted the depictions suggesting that women are no good with money or that they only marry men for their money. The Board considered that these elements of the advertisement are clearly depicted as being undesirable and inappropriate messages that the 'bank' does not want children to be taught. The Board considered that the negative attitude of the 'bank' rebuts the stereotypical depiction of women and does not amount to discrimination. The Board determined that the advertisement did not discriminate against women and did not breach section 2.1 of the Code.

The Board considered that there are no sexual undertones in the advertisement and that the question about whether the little girl was the little boy's girlfriend was not sexually suggestive or age inappropriate.

Finding that the advertisement did not breach the Code on any grounds, the Board dismissed the complaint.