



CASE REPORT

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| 1. Complaint reference number | 140/07 |
| 2. Advertiser | Radio Rentals (single mother) |
| 3. Product | Finance/Investment |
| 4. Type of advertisement | TV |
| 5. Nature of complaint | Discrimination or vilification Other – section 2.1 |
| 6. Date of determination | Tuesday, 8 May 2007 |
| 7. DETERMINATION | Dismissed |

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement features a woman, identified as "Annabelle, Single Mum", filming herself relating the story about being able to get a PC for her children because she hadn't been able to get credit for years, and explaining "With no credit history checks this month Radio Rentals gave me a fair go. C'mon Australia, join the rental revolution".

THE COMPLAINT

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

I find it offensive that she has to declare that she is a single mother.. why declare it in the first place, unless the ad is implying that single mothers in general are in bad financial state and would love to be taking advantage of the deal ie so that Radio Rentals do not see that single mothers have bad credit. It smacks of discrimination, as we single mothers face this kind of prejudice on a day to day basis. My question is ..why declare that she is a single mum?

THE ADVERTISER'S RESPONSE

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

Contrary to the complaint, the advertisement does not discriminate against single mothers. The message in the advertisement is that by not conducting credit history checks Radio Rentals will not discriminate against people who may have had credit problems in the past and will accept applications for credit without prejudging an applicant based on a credit history check. In simple terms we will give everyone "a fair go".

We refute any allegation that we are implying single mothers are in a "bad financial state" or that the advertisement is in any way discriminatory towards single mothers.

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 that it had previously assessed a similar Radio Rentals advertisement which featured the 'no credit check' line. In the previous advertisement the Board had considered that:

'while the practice of not running credit checks may be considered financially inappropriate by some people, the content of the complaint was not part of the Board's charter and could not be assessed under the Code.'

The Board had dismissed the case. It considered that this reasoning would also apply to this advertisement.

The Board noted that this complaint contained the additional concern that the advertisement discriminated against or vilified single mothers by focusing on a single mother being able to purchase items only because the advertiser will not run credit checks.

The Board considered that the advertisement used single mothers as an example to present their premise that the advertiser will provide credit for groups of people that may find it difficult to obtain credit from other lenders. The advertisement makes no suggestion that this is justified or the fault of, in this case, the single mother. However the Board did accept that some members of the public could interpret this as indicating that single mothers are a bad credit risk.

The Board considered that the statement that single parents are a group that, through no fault of their own, may find it difficult to obtain credit as a result of lender criteria is not an inappropriate statement. The Board considered that the advertisement presented the single mother in the advertisement in a positive manner and was not discriminatory or vilifying.

The Board determined that the advertisement did not breach clause 2.1 of the Code. Finding that the advertisement did not breach the Code on other grounds, the Board dismissed the complaint.