



CASE REPORT

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| 1. Complaint reference number | 207/00 |
| 2. Advertiser | RAMS Home Loans Pty Ltd |
| 3. Product | Finance/Investment |
| 4. Type of advertisement | TV |
| 5. Nature of complaint | Language – use of language – section 2.5 |
| 6. Date of determination | Tuesday, 11 July 2000 |
| 7. DETERMINATION | Dismissed |

DESCRIPTION OF THE ADVERTISEMENT

The television advertisement depicts a computer screen on which appears the text of a letter as it is being prepared by an unseen woman. Where appropriate, words and sentences are highlighted and new words typed over. The letter is headed, ‘Mr B. Wall, Home Loans Officer, Bank Plaza, City’, and reads (with differing voiceover in brackets) as follows: Dear Sir (Mr Brick Wall), Thank you for the home loan application forms, but we only have 5% deposit. (When exactly did you think we won the lottery?) There has to be A Better Way , so we called RAMS for help. The recent rate increases are a concern (No, hang on, they really suck), so we got a RAMS 5% Down Home Loan. And we got the house! Yours truly (gone forever), Megan Lee (Meggsie).

THE COMPLAINT

Comments which the complainant made regarding this advertisement included the following:

‘The Macquarie Dictionary defines the word used in a colloquial context as “to cause orgasm by oral stimulation of the genitalia”. Please be aware that this offensive material is going to air, further lowering the few remaining community standards that still exist.’

THE DETERMINATION

The Advertising Standards Board (‘the Board’) considered whether this advertisement breached Section 2 of the Advertiser Code of Ethics (‘the Code’).

The Board determined that the use within the advertisement of the word, ‘sucks’, did not contravene prevailing community standards on language and that the advertisement did not breach the Code on this or any other ground. The Board, accordingly, dismissed the complaint.