



CASE REPORT

- | | |
|-------------------------------|---------------------------------|
| 1. Complaint reference number | 315/01 |
| 2. Advertiser | MLC Ltd |
| 3. Product | Finance/Investment |
| 4. Type of advertisement | TV |
| 5. Nature of complaint | Health and safety – section 2.6 |
| 6. Date of determination | Tuesday, 13 November 2001 |
| 7. DETERMINATION | Dismissed |

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement opens on a commuter train pulling into a station, with the location “Cardigan” evident as it slows to a halt. As the passengers alight, however, it becomes clear the train has not been stopped properly at the platform, and people fall out onto the tracks. When the scene changes to the driver’s cab, the driver is seen to be surrounded by reading material and engrossed in a telephone call and calculations involving investments. As the cries of passengers attract his attention, still talking on the telephone, an announcer’s voice says: “If you’ve got things to do other than worry about your investments, let MLC do the hard work for you.” Over a graphic reading “Ask your financial adviser about MLC,” the voice-over continues: “We’ve helped millions of Australians build and protect their wealth. MLC, working towards your wealth.” A closing graphic incorporates MLC and National Bank of Australia logos, as the announcer says: “MLC, working towards your wealth.”

THE COMPLAINT

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

‘Surely...investments can be advertised without all this garbage of Lies, Greed and wrong impression and such like.’(Complainant’s capitalisation).

THE DETERMINATION

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

The Board expressed some concern at the portrayal of people falling from a train, but determined that the depiction did not constitute a contravention of the health and safety provisions of the Code.

Finding that the advertisement did not breach any other provision of the Code, the Board dismissed the complaint accordingly.