



CASE REPORT

1. Complaint reference number	317/06
2. Advertiser	City Finance Franchising Pty Ltd
3. Product	Finance/Investment
4. Type of advertisement	TV
5. Nature of complaint	Portrayal of sex/sexuality/nudity – section 2.3
6. Date of determination	Tuesday, 12 September 2006
7. DETERMINATION	Dismissed

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement shows a young couple on a lounge embracing. The woman's shirt is undone and the man seems to be having great difficulty unhooking her bra. A female voiceover announces "Some things in life look easy but can be surprisingly hard." As the shot cuts to a pile of money building, the voiceover continues "But what can be surprisingly easy is getting anything between \$300 and \$5000 from City Finance. City Finance. The surprisingly easy way to get money".

THE COMPLAINT

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

...gratuitously suggestive of sexual activity, not related in any way to finance in any event.

THE ADVERTISER'S RESPONSE

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

In order to demonstrate the concept, a number of situations (are) presented where people thought that an action would be easy, but ended up being quite hard – not like applying for a loan through City Finance. Such things as reverse parking, attaching a shelf, removing a bra, driving a nail, opening a bottle of wine with a corkscrew and putting a golf ball, were a few of them.

The intention of the advertisements was to use humour....the use of the removal of a bra, which has developed almost folk lore status as to its complexity was one such humorous example.

No sex is depicted. There is no more exposure of the young lady than one would expect to see on a street corner. There is no nudity and no direct suggestion of sex. The complainant misses the point of the advertisement – it is not the act itself which is important, but its difficulty.

THE DETERMINATION

The Advertising Standards Board ("Board") considered whether this advertisement breaches section 2 of the Advertiser Code of Ethics (the "Code").

The Board considered whether this advertisement breached section 2.3 of the Code by portraying inappropriate sexuality, sex or nudity. The Board noted that the people in the advertisement were not depicted engaging in sexual activity other than kissing and a man trying to undo the woman's bra. The Board considered that the opening images of kissing turned into humorous depictions of the man trying to undo a bra. The Board considered that the initial light sexual tone of the advertisement was not inappropriate or offensive and quickly changed to a humorous tone.

The Board considered that the advertisement did not breach section 2.3 of the Code. Further finding

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