



## **CASE REPORT**

1. Complaint reference number	331/99
2. Advertiser	Financial Directions
3. Product	Finance/Investment
4. Type of advertisement	Radio
5. Nature of complaint	Discrimination or vilification Other – section 2.1
6. Date of determination	Tuesday, 12 October 1999
7. DETERMINATION	Dismissed

## **DESCRIPTION OF THE ADVERTISEMENT**

The radio advertisement consists of a man saying “How many people work in your business? Ten thousand? Twenty thousand? That’s how many people each of the big banks employs. The same big banks that are always telling us they understand the needs of the smaller business. Yeah, right. Well now there’s an alternative to the banks. It’s called Financial Directions and its employees are all experienced small business men and women themselves, so you never have to deal with some spotty teller straight out of year 12. Right now Financial Directions are offering business loans of just 6.19% per annum with no ongoing fees, no software giveaways and no interference once the loan is approved. Basically, at Financial Directions we give you a loan and we leave you alone. To find out more, call 1800 156 267. Terms and conditions apply.”

## **THE COMPLAINT**

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

*“It is hard enough for young people to find meaningful work without having to be referred to in this fashion ... I don’t know if they realise how counter productive such advertising is.”*

## **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 advertisement did not constitute discrimination or vilification. The Board determined that the advertisement did not breach the Code on this or any other ground and, accordingly, dismissed the complaint.