



CASE REPORT

1. Complaint reference number	341/06
2. Advertiser	Radio Rentals Ltd
3. Product	Housegoods/services
4. Type of advertisement	TV
5. Nature of complaint	Discrimination or vilification Other – section 2.1
6. Date of determination	Tuesday, 12 September 2006
7. DETERMINATION	Dismissed

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement depicts a woman sitting at a computer checking the credit history of a loan applicant. She looks towards us and advises “It says here you still have an unpaid phone bill from four years ago.....Let’s talk about that.” A voiceover announces “At radio Rentals we won’t dig up your past”. Graphic on screen reads “No credit history checks this month” as the voiceover concludes “Because we don’t do credit history checks.”

THE COMPLAINT

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

...it would appear to be deliberately targeted at the segment of the community that either has a poor credit history, or that perceives that they are unable to afford finance or hire-purchase products.

THE ADVERTISER’S RESPONSE

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

To the contrary, the advertisement specifically states 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.

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 the complainant’s concern that the advertisement encouraged people to obtain a rental agreement without appropriate credit checks. The Board 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.

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