



CASE REPORT

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| 1. Complaint reference number | 447/09 |
| 2. Advertiser | MasterCard Worldwide |
| 3. Product | Finance/Investment |
| 4. Type of advertisement | TV |
| 5. Nature of complaint | Violence Other – section 2.2
Other - Social values |
| 6. Date of determination | Wednesday, 14 October 2009 |
| 7. DETERMINATION | Dismissed |

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement is targeted to a young audience and describes many ways the debit card can be used, including travelling overseas, trashing the hotel room and then paying for it on your debit MasterCard.

THE COMPLAINT

A sample of comments which the complainant/s made regarding this advertisement included the following:

*One of the suggestions given to enjoy the freedom of getting your own debit master card was - "you can trash a hotel room" and pay for the damage on your debit Master Card.
Social Values are not taken seriously, normalising anti social behaviour to children.*

Sends the wrong message to young people i.e. it is acceptable to trash your hotel room. We object to the example of football players who do this - so why do we allow an ad that suggests it is ok so long as you can pay for it?

THE ADVERTISER'S RESPONSE

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

I refer to the complaints received for the MasterCard TVC which uses animation to describe the fantasy of someone using their Debit MasterCard to live the cliched life of a rock star.

The commercial is part of the Debit MasterCard music program in which Debit MasterCard cardholders can purchase tickets to exclusive performances by well known bands from Australia and overseas. The creative execution framework relies on animation of still images to create a fun, over the top advertisement. A humorous voiceover plays over the top narrating a fantastical storyline, or 'tall story', that is clearly not intended to be held up as anything but a work of fiction and an exaggerated one at that.

This specific execution is clearly fantasy in suggesting that people can 'live the cliched life of a rock star' thanks to their Debit MasterCard.

In answer to the specific concerns raised:

- With regards to the issue that 'it sends the wrong message to young people ie it is acceptable to trash your hotel room', the ad is intended to poke fun at a number of traditional rock cliches from buying your drum kit, practising so hard you annoy people with the noise, booking your own first gig with a somewhat 'dodgy' looking agent and ultimately trashing your hotel room. The

clichéd trashing of the hotel room is something our audience is likely to look upon as a dated fad associated with now old aged rock stars; not something they aspire to.

- The intention is not to suggest it is ok to trash your hotel room as long as you can pay for it. The animation in the scene that refers to the trashed hotel room is quite restrained, and also doesn't include any visuals of an actual person trashing the room, and an animated 'concierge' actually enters the room at this point shaking his finger - clearly admonishing this kind of behaviour rather than encouraging it.

It is our clear belief that the audience this execution was aimed at would recognise this ad as a bit of nonsense and fun, and not something that they would at any time consider to be achievable or true.

We support the notion of depicting responsible advertising in general and in relation to children and we hope the above outlines a clear understanding of our intentions.

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 noted the complainants concerns regarding the negative message that this advertisement might send to young people by suggesting that you can trash your hotel room and then pay for the damage on your debit master card.

The Board noted the advertiser's response and viewed the advertisement.

The Board considered whether the advertisement was in breach of section 2.2 of the Code. Section 2.2 states:

"Advertising or marketing communications shall not present or portray violence, unless it is justifiable in the context of the product or service advertised."

The Board empathised with the views of the complainants and agreed that the advertisement was not sending out a positive message to the target audience in relation to responsibility and respect for the property of others. However, the Board agreed that most people would understand from the tone of the advertisement that it was an over-the-top and exaggerated message clearly set as being in the context of living a rock-star lifestyle and was not condoning the destruction of property. The Board agreed that whilst it was not the most ideal way to convey the message regarding the use and functionality of the debit card, that in this instance, the advertisement suggested very mild violence and as such would not constitute a breach of the Code.

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