



CASE REPORT

- | | |
|-------------------------------|--|
| 1. Complaint reference number | 526/06 |
| 2. Advertiser | Simple Finance |
| 3. Product | Finance/Investment |
| 4. Type of advertisement | Radio |
| 5. Nature of complaint | Language – use of language – section 2.5 |
| 6. Date of determination | Tuesday, 16 January 2007 |
| 7. DETERMINATION | Dismissed |

DESCRIPTION OF THE ADVERTISEMENT

This radio advertisement features the sounds of a "western" setting (cowboys, horses, carts, gun shots etc) and a female voiceover stating "I've seen the right house...but I ain't got no deposit. How does a gal get a home loan in this town?" A male voiceover replies "Whoa!! Simple to the rescue! Ma'am let me be of assistance...You don't need a deposit for a 'no deposit' home loan. Simple finance has more options than a prospector in a whorehouse." The sound of a bugle is heard as horses are heard to leave and the male voiceover concludes "Simple to the rescue!"

THE COMPLAINT

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

The announcer stated that Simple Finance was easier than a prospector in a whore house. I had a 5 y/o son in the car and he asked "What is a whore house. dad?". I found this advert greatly inappropriate.

THE ADVERTISER'S RESPONSE

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

We have been running this on Wave FM in Wollongong since the 01/10/2006 on average 5 times per week and it is still running. It is mixed in with 5 other similar style radio commercials all in rotation with a total of 32 spots per week. There are also 32 x 15 second tail ads as well per week.

To get one complaint in over 10 weeks of airtime either means no-one is listening or others aren't so offended.

THE DETERMINATION

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

The Board listened to the advertisement and considered whether the advertisement breaches Section 2.5 of the Code dealing with strong or obscene language.

The Board considered the use of the word "whorehouse" and agreed that the word was in extremely poor taste and that the advertisement contained poorly executed humour. However, in view of the light-hearted nature of the advertisement, on balance the Board agreed that the language was not so offensive as to warrant removal from the air.

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

complaint.