



## **CASE REPORT**

1. Complaint reference number	53/06
2. Advertiser	Virgin Money (Aust) Pty Ltd
3. Product	Finance/Investment
4. Type of advertisement	TV
5. Nature of complaint	Violence Hooliganism/vandalism/graffiti – section 2.2
6. Date of determination	Tuesday, 14 March 2006
7. DETERMINATION	Dismissed

## **DESCRIPTION OF THE ADVERTISEMENT**

This television advertisement uses Nina Simone's "I'm Gonna Leave You" as background music to various images of people disposing of their credit cards. Specifically: images of a butcher chopping his credit card with a meat cleaver; a housewife placing her cards in a blender; a man giving his credit cards to a dog who is shown chewing them up; a woman filling a garbage bin full of her discarded credit cards then dancing with joy; a businesswoman and others throwing their cards out of the windows of tall office buildings. It is seen to be raining credit cards. A street-sweeper is happily sweeping up the piles of abandoned credit cards. The image of the woman throwing her cards into the garbage bin then dancing is against a background of a building which has graffiti.

## **THE COMPLAINT**

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

*It is deplorable that advertisers find a need to resort to graffiti style of type and design to promote product. Graffiti is a disgrace on society, shocking visual pollution, costs hundreds of millions of dollars in reparation and of course is a criminal activity.*

## **THE ADVERTISER'S RESPONSE**

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

*The graffiti does not play any role in the message being conveyed by the advertisement, and is certainly not being used by Virgin Money....Further, the advertisement does not in any way condone the painting of graffiti.*

## **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 that the image of the graffiti in the advertisement was extremely brief and fleeting. The Board noted that some graffiti is legal and condoned by local councils but recognised that much graffiti is not. The Board did not consider that the graffiti was a significant part of the advertisement and did not consider that the advertisement in anyway glorified or encouraged the creation of graffiti.

On this basis the Board did not consider that the advertisement depicted material that was contrary to prevailing community standards on health and safety.

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

dismissed the complaint.