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CASE REPORT

1. Complaint reference number 65/04

2. Advertiser Australian Capital Reserve Ltd

3. Product Finance/Investment

4. Type of advertisement TV

5. Nature of complaint Discrimination or vilification Other – section 2.1

6. Date of determination Tuesday, 13 April 2004

7. DETERMINATION Dismissed

DESCRIPTION OF THE ADVERTISEMENT

The advertisement depicts a female character sitting on a couch knitting and her husband at the dining room table looking at their finance papers. He appears frustrated at the charges. The female character looks at him shakes her head and smiles. The voiceover states that the female character had invested with ACR.

The male character is then depicted standing in the hallway with gardening tools in his hand asking "Where's my gardening hat?" Woman smiles as she sees it already on his head.

THE COMPLAINT

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

"We believe the ad discriminates against those who suffer with Alzheimer's disease."

THE ADVERTISER'S RESPONSE

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

"The advertisement does not portray people or depict material in a way that discriminates or vilifies any person or section of the community. The advertisement makes no reference, either actual or implied, to those who suffer with Alzheimer's disease. In these circumstances, the advertisement could not possibly discriminate against or vilify sufferers of Alzheimer's disease."

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 advertiser's comment that the advertisement did not make reference to Alzheimer's disease and further noted that it was not implied that anyone suffered from Alzheimer's disease.

The Board found that the depiction did not contravene the provisions of the Code relating to discrimination (age)/vilification.

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