

Case Report

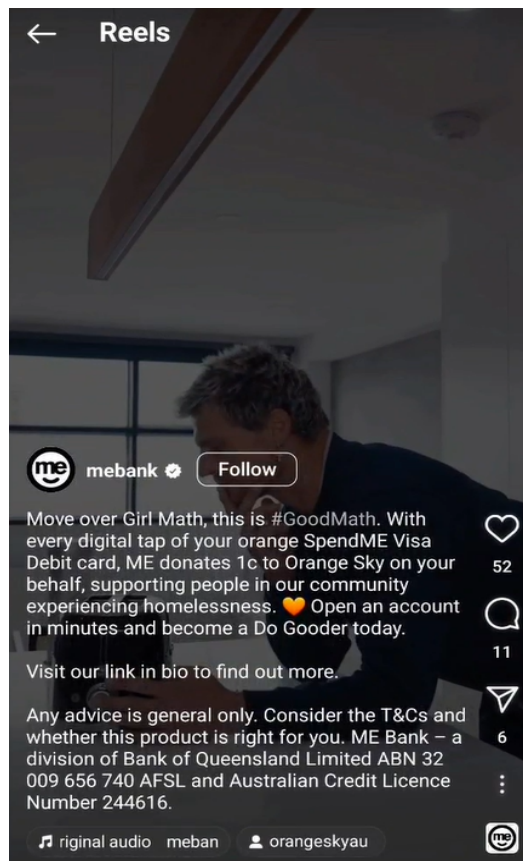
1. Case Number :	0100-24
2. Advertiser :	ME Bank
3. Product :	Finance/Investment
4. Type of Advertisement/Media :	Internet - Social - Instagram
5. Date of Decision:	17-Apr-2024
6. Decision:	Upheld – Modified or Discontinued

ISSUES RAISED

AANA Code of Ethics\2.1 Discrimination or Vilification

DESCRIPTION OF ADVERTISEMENT

This Instagram Reel begins with a man in the kitchen commenting on how if he has time for toast to pop, then he has time for something "more important". He then describes the benefits of the product. The caption includes "move over girl math, this is #goodmath".



THE COMPLAINT

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

In the ad ME bank the words “girl math” appear on screen which are then crossed out and replaced by “good math”. Implying that maths done by girls is not “good”. This is discriminatory language.

THE ADVERTISER’S RESPONSE

Comments which the advertiser made in response to the complainant/s regarding this advertisement include the following:

We refer to the complaint received by Ad Standards, as outlined in case reference number 0100-24 (Complaint), concerning an ME Bank advertisement on Instagram featuring Konrad Bien (Advertisement).

Thank you for bringing the Complaint to our attention.

We carefully review and consider the content of our advertising with reference to community standards. We are disappointed that a viewer has taken offense to the Advertisement. Our marketing assets undergo an internal and external compliance approval process.

For the reasons set out below, we respectfully submit the Advertisement did not breach Section 2 of the AANA Advertiser Code of Ethics (Code). Accordingly, we request that the Complaint is dismissed.

The Complaint

The Complaint concerns an Advertisement which contains an onscreen caption ‘Girl Math’ which is crossed out and replaced with ‘Good Math’. There is no reference to ‘Girl Math’ in the spoken content of the Advertisement. The basis of the Complaint is that this is discriminatory as it implies “that maths done by girls is not good”.

For the reasons set out below we do not believe that the Advertisement breaches the Code. Nevertheless, the Advertisement will be amended to remove the reference to ‘Girl Math’ to avoid unintentionally causing offense.

The Advertisement

The Advertisement was published as part of ME Bank’s ‘Good Math’ social media campaign (Campaign).

The objective of the Campaign is to raise awareness and consideration of ME Bank's ME Go app, SpendME Account and charity-linked Visa Debit card proposition to an Australian 18–35-year-old audience. To do so, we worked with our creative agency to find five popular Australian influencers aligned with the audience segment. Each Influencer represents one of the following five charity partners:

- 1. National Breast Cancer Foundation represented by Maddie Garrick;*
- 2. Beyond Blue represented by Lucy Neville;*
- 3. Australian Wildlife Conservancy represented by Rhys Stanley;*
- 4. Orange Sky represented by Konrad Bien; and*
- 5. Minus18 represented by Samantha Andrew.*

One of the creative concepts of the Campaign was to leverage a popular and global social media trend 'Girl Math'. The Girl Math trend is a phenomenon where women humorously detail their processes to justify how they spend their money. It involves women sharing jokes online about the intricate calculations they make to rationalise seemingly frivolous expenditures. To date, 'Girl Math' related videos have amassed over 3.3 billion views on TikTok.

The concept of 'Good Math' takes the idea of 'Girl Math' and applies it to ME Bank's SpendME Account and charity-linked digital Visa Debit cards to illustrate the positive impact customers have when they spend money using their digital wallet.

With every digital tap of a SpendME Visa Debit card, ME donates 1 cent to the aligned charity. The Orange card featured in the Advertisement directs donations to Orange Sky. Orange Sky provides a platform for everyday Australians to connect through a regular laundry and shower service.

The Campaign is intended to illustrate that users don't have to change their current habits to do good or integrate social good into their everyday lives and can support charity by simply banking with ME Bank and using a digital Visa Debit card linked to a SpendME Account.

The Advertisement was not intended to imply that maths done by any demographic is inferior to or better than any other demographic. The intent was to leverage a trend that is seemingly well known amongst our target and broader Australian audience and turn it into a vehicle in which we can help drive social good through our unique product offering.

Our response

ME Bank has considered the Complaint and appreciates the opportunity afforded by Ad Standards to respond prior to the Ad Standards Community Panel (Panel) reviewing the matter. We are confident that the Advertisement complies with the Code.

Our responses are set out below in relation to the specific provisions of section 2 of the Code.

Section 2.1: Discrimination or Vilification

Section 2.1 of the Code provides that:

“advertising shall not portray people or depict material in a way which discriminates against or vilifies a person or section of the community on account of race, ethnicity, nationality, gender, age, sexual orientation, religion, disability, mental illness or political belief”.

As set out above, the Advertisement uses humour and satire to leverage the well known social media concept of ‘Girl Math’ in a way which is categorised under the Code as being appropriate:

“Advertisements can humorously or satirically suggest stereotypical aspects of a group of people in society provided the overall impression of the advertisement does not convey a negative impression of people of that group on the basis of one or more of the attributes listed above.”

One such attribute is gender.

In relation to gender stereotypes, the Code provides that advertisements should take care to avoid suggesting that skills, interests, roles, or characteristics are:

- always uniquely associated with one gender (e.g. family members creating a mess while a woman has sole responsibility for cleaning it up);*
- the only options available to one gender; or*
- never carried out or displayed by another gender, as this may amount to discrimination on the basis of gender.*

The Advertisement does not contain any such suggestion. It also does not:

- mock people for not conforming to gender stereotypes;*
- portray an activity or product as being inappropriate for a girl or boy because it is stereotypically associated with another gender; or*
- portray one sex failing at a task that is stereotypically associated with another gender (e.g. a man trying and failing to undertake simple parental or household tasks).*

For the reasons above, the Advertisement does not contravene section 2.1 of the Code and should be dismissed.

Section 2.2: Exploitative or degrading

Section 2.2 of the Code deals with the use of sexual appeal in a manner that is exploitative or degrading. There is no use of sexual appeal in the Advertisement.

Section 2.3: Violence

Section 2.3 of the Code requires that advertising must not present or portray violence unless it is justifiable in the context of the product or service advertised. There is no violence depicted in the Advertisement.

Section 2.4: Sex, sexuality, and nudity

Section 2.4 of the Code requires that advertising treats sex, sexuality, and nudity with sensitivity to the relevant audience. There is no reference to sex, sexuality, or nudity in the Advertisement.

Section 2.5: Language

Section 2.5 of the Code requires advertising to only use language which is appropriate in the circumstances (including appropriate for the relevant audience and medium). Strong or obscene language must be avoided. There is no inappropriate language in the Advertisement.

Section 2.6: Health and safety

Section 2.6 of the Code requires that advertising not depict material contrary to Prevailing Community Standards on health and safety. The Advertisement does not depict material contrary to prevailing health and safety standards.

Section 2.7: Distinguishable as advertising

The Advertisement clearly promotes ME Bank's SpendME Account and charity-linked digital Visa Debit cards and is clearly distinguishable as advertising. Accordingly, the Advertisement complies with Section 2.7 of the Code.

Conclusion

For the reasons set out above, the Advertisement complies with Section 2 of the Code and the Complaint should be dismissed. Nevertheless, we appreciate the seriousness of any complaint and are taking action to remove the reference to 'Girl Math' from the Advertisement to avoid unintentionally causing offense moving forward.

THE DECISION

The Ad Standards Community Panel (the Panel) considered whether this advertisement breaches Section 2 of the AANA Code of Ethics (the Code).

The Panel noted the complainant's concern that the advertisement discriminates against women.

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

Section 2.1: Advertising or Marketing Communication shall not portray people or depict material in a way which discriminates against or vilifies a person or section of

the community on account of race, ethnicity, nationality, gender, age, sexual preference, religion, disability, mental illness or political belief.

The Panel noted the AANA Practice Note which provides guidance on the meaning of:

- Discrimination - unfair or less favourable treatment
- Vilification - humiliates, intimidates, incites hatred, contempt or ridicule
- Gender - male, female or trans-gender characteristics.

Does the advertisement portray material in a way which discriminates against or vilifies a person on account of gender?

The Panel noted the Practice Note which states:

“The depiction will be regarded as a breach if a negative impression is created by the imagery and language used in the advertisement of a person or group of people on the basis of a defined attribute listed above. Advertisements can humorously or satirically suggest stereotypical aspects of a group of people in society provided the overall impression of the advertisement does not convey a negative impression of people of that group on the basis of one or more of the attributes listed above.”

The Panel noted that it had considered a similar complaint in case 0056-24, in which:

“The Panel noted that the term “girl-math” originated on social media in about August 2023. The Panel considered that while the advertiser’s intention may have been to jump in on a trend, the advertisement was sent out in January, several months after the trend began.

The Panel noted that “girl math” is used as a humorous way to rationalize seemingly intricate and often ridiculous ways women may try to justify to themselves an extravagant or unnecessary expense. For example, in the context of “girl math” a discount on a purchase is seen as ‘extra’ or ‘free’ money.

The Panel considered that the notion of “girl-math” conveys an inherently unflattering perspective on women and their financial literacy, and a dumbing-down of decision making. The Panel considered that the concept is rooted in the idea that women are not good with money or mathematics and therefore lean on “girl-math” to justify their money-handling.

The Panel considered that this suggestion is condescending and promotes a negative gender trope.”

Consistent with the previous determination, the Panel considered that, despite the attempt at social media relevance, many months after the social media meme was current, the advertisement does treat women unfairly and less favourably and does incite contempt and ridicule of women by promoting a negative stereotype that women, and only women, are not good at maths.

Section 2.1 conclusion

The Panel found that the advertisement did breach Section 2.1 of the Code.

Conclusion

Finding that the advertisement did breach Section 2.1 of the Code, the Panel upheld the complaint.

THE ADVERTISER'S RESPONSE TO DECISION

Consistent with our response to you on 11 April 2024, the Advertisement (presented by different influencers) has now been modified across all channels, including Meta, TikTok, YouTube and Instagram.

The modified Advertisement removes all reference to "Girl Math".