

COMPLAINT NUMBER	17/066
COMPLAINANT	H Hindmarsh
ADVERTISER	ANZ NZ Ltd
ADVERTISEMENT	ANZ Television
DATE OF MEETING	27 February 2017
OUTCOME	No Grounds to Proceed

Advertisement: A television advertisement for ANZ promotes a home loan interest rate. The advertisement shows two children dressed for the pool, looking over their fence to the neighbour's backyard where the neighbour is cleaning his pool. One of the children calls out to the neighbour and says: "Hey Mister, what is your pool doing later?" The voiceover in the advertisement says: You will really feel at home with our great home loan rate."

The Chair ruled there were no grounds for the complaint to proceed.

Complainant, H Hindmarsh, said: I want to make a formal complaint about a current anz television advertisement that portrays 2 children asking a man "What is your pool doing later?" This is an unsafe encouragement for children to look for fun in someone else's swimming pool.

ANZneeds to stop encouraging children to look for fun in someone else's swimming pools so that no child tries this and drowns as a result.

The relevant provisions were Code of Ethics - Rule 12; Code for Financial Advertising - Principle 1.

The Chair noted the Complainant's concerns that the advertisement would encourage children to look for fun in neighbourhood pools and this could result in drowning.

The Chair acknowledged the important issue of water safety and supervised access to pools. The Chair noted the two of the neighbourhood children had joined together to ask for permission from an adult neighbour to use their fenced swimming pool. The advertisement was clearly targeted at adults and promoted an interest rate for home loans.

The Chair said the likely consumer takeout of the advertisement would be the home loan rate and not the issue of water safety. The Chair noted the pool was fenced and the children were asking permission to use it.

Therefore, the Chair ruled the advertisement had been prepared with a high standard of social responsibility to consumers under Principle 1 of the Code for Financial Advertising and was not in breach of Rule 12 Safety of the Code of Ethics. Accordingly, the Chair ruled there were no grounds for the complaint to proceed.

Chair's Ruling: Complaint **No Grounds to Proceed**