

<b>COMPLAINT NUMBER</b>	17/145
<b>COMPLAINANT</b>	S Frewin
<b>ADVERTISER</b>	Credit Simple
<b>ADVERTISEMENT</b>	Credit Simple Television
<b>DATE OF MEETING</b>	9 May 2017
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The Credit Simple television advertisement shows a white woman and Maori man checking their credit scores and each thinking, with voice-over commentary, about purchases they could make. The woman thinks about a deck or holiday and the man about a fishing trip or a swimming pool. The woman makes it clear that the items purchased on credit would only be essentials. The final shot is of the man jumping into a paddling pool.

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

**Complainant, S Frewin, said:** The content of the advert shows a sassy non-Maori female getting the better of a giggling dumb Maori male over their finances. I consider this degrading to Maori and not helping in race relations in this country.

**The relevant provisions were Code for Financial Advertising - Principle 1; Code for People in Advertising - Basic Principle 3, Basic Principle 4, Basic Principle 6.**

**The Chair** noted the Complainant's concern the advertisement denigrated Maori people.

Having viewed the advertisement, the Chair considered the male/female dynamic within the advertisement to be the focus, rather than any difference in ethnicity.

While the Chair noted the offence the advertisement caused to the Complainant, she said it was unlikely to cause serious or widespread offence to most people.

Accordingly, the Chair ruled that there were no grounds for the complaint to proceed.

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