

<b>COMPLAINT NUMBER</b>	21/305
<b>ADVERTISER</b>	ASB Bank Limited
<b>ADVERTISEMENT</b>	GetWise, YouTube
<b>DATE OF MEETING</b>	8 June 2021
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The ASB Bank advertisement on YouTube promotes GetWise which teaches financial literacy for children. The advertisement shows a child offering to buy a robot toy from his neighbour for \$10. The man says he was unable to fix it and gives it to the child for free. The next scene shows man witnessing the child holding a sale in his front garden and selling the working robot for \$15.

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

**Complaint:** This advertisement portrays a smart kid outsmarting a rather dumb adult and profiting from it at the expense of the adult. The slogan 'one step ahead', meaning making kids one step ahead of adults is an encouragement to cheat adults, who can be rather stupid, which makes it OK. That has had at least 2 million hits by itself, not to mention all the times it has popped up in advertising breaks in other YouTube videos where I saw it, so it has had a wide reach. It is amusing, yes, and entertaining in a superficial way, but the message is propaganda aimed at children. The same adults appear elsewhere in the series in a very different light, which has the effect of making this particular video look less manipulative. But bankers should stick to the business of banking, not branch out into propaganda, and certainly not when it is aimed at children and presenting them with a false view of the world.

**The relevant provisions were Advertising Standards Code - Principle 1, Rule 1(c);**

**Principle 1: Social Responsibility:** Advertisements must be prepared and placed with a due sense of social responsibility to consumers and to society.

**Rule 1(c) Decency and Offensiveness:** Advertisements must not contain anything that is indecent, or exploitative, or degrading, or likely to cause harm, or serious or widespread offence, or give rise to hostility, contempt, abuse or ridicule.

**The Chair** noted the Complainant was concerned the advertisement presents a false view of the world and is encouraging children to cheat adults.

The Chair carefully reviewed the advertisement promoting GetWise a programme to teach children money skills. She said the likely consumer takeout would be the child featured in the advertisement was learning to be smart with money and encouraging an entrepreneurial spirit.

Rule 1(c) of the Advertising Standards Code required the Chair to consider whether the scenario used in this context, was likely to cause harm or serious or widespread offence, in light of generally prevailing community standards.

The Chair said the child in the advertisement offered to buy the toy from the adult and was given it for free. She said it could not be considered cheating for the child to fix and on-sell the robot.

The Chair said the advertisement was not in breach of Principle 1 or Rule 1(c) of the Advertising Standards Code.

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

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

#### **APPEAL INFORMATION**

According to the procedures of the Advertising Standards Complaints Board, all decisions are able to be appealed by any party to the complaint. Information on our Appeal process is on our website [www.asa.co.nz](http://www.asa.co.nz). Appeals must be made in writing via email or letter within 14 calendar days of receipt of this decision.