

<b>COMPLAINT NUMBER</b>	21/447
<b>ADVERTISER</b>	Visa New Zealand
<b>ADVERTISEMENT</b>	Visa New Zealand Television
<b>DATE OF MEETING</b>	13 September 2021
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The voiceover for the television advertisement for Visa says "You probably think Visa is a credit card company huh, but it's actually a network... connecting just about everyone to just about everyone else ... It's working to connect everyone everywhere". The advertisement showed a sequence of different businesses and consumers, from around the world, along with the text, "Meet Visa. A network working for everyone". The advertisement finished with the Visa logo and slogan, "everywhere you want to be".

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

**Complaint:** Time is approximate

Visa credit cards advertise themselves on television as "a network", claiming that they "connect everyone to just about everyone else". This is patently untrue. No Visa clients are connected to any other Visa clients. As a Visa user, I am not being connected any other clients, vendors, banks or anything else.

If companies are advertising features of their products or services, surely the primary requirement is that they tell the truth. Attracting new customers, which is the fundamental purpose of the process, should not be done on the basis of an untruth.

**The relevant provisions were Advertising Standards Code - Principle 2, Rule 2(b);**

**Principle 2: Truthful Presentation:** Advertisements must be truthful, balanced and not misleading.

**Rule 2 (b) Truthful Presentation:** Advertisements must not mislead or be likely to mislead, deceive or confuse consumers, abuse their trust or exploit their lack of knowledge. This includes by implication, inaccuracy, ambiguity, exaggeration, unrealistic claim, omission, false representation or otherwise. Obvious hyperbole identifiable as such is not considered to be misleading.

**The Chair** noted the Complainant's concern that it was misleading for Visa credit cards to advertise themselves on television as "a network" which was "connecting just about everyone to just about everyone else".

The Chair said the campaign was part of a brand refresh for Visa. The average consumer is likely to regard the description of Visa as "a network", as hyperbole, which is not misleading.

The Chair said the advertisement was referring to the connection that a Visa card provided consumers and businesses, as a mechanism to support purchase and delivery of goods and services. An example of this connection was given with a rug purchase. The Chair did not consider the likely consumer take-out would be that Visa could literally connect individuals to each other.

The Chair said the advertisement was not likely to mislead or confuse consumers and did not meet the threshold to breach Principle 2 or Rule 2(b) 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 with notification of the intent to appeal lodged within 14 calendar days of receipt of the written decision. The substantive appeal application must be lodged with the ASA within 21 calendar days of receipt of the written decision.