

<b>COMPLAINT NUMBER</b>	19/215
<b>COMPLAINANT</b>	A Coutts
<b>ADVERTISER</b>	Moola
<b>ADVERTISEMENT</b>	Moola, Television
<b>DATE OF MEETING</b>	24 June 2019
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The Moola television advertisement uses music with a fast drum beat and flashing images which say that loans can be obtained quickly from Moola.co.nz.

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

**Complainant, A Coutts, said:** this complaint refers to the music/ sound from the ad. this ad disturbing and offensive as it has a driving subliminal rising background noise that grows faster and louder as the ad continues, along with the flicking images and non stop tapping /drumming noise., it is an over load on the senses, i hate it, please remove this ad.

**The relevant provisions were Code for Financial Advertising - Guideline 2 (b), Principle 1, Principle 2.**

**The Chair** noted the Complainant's concern the advertisement overloaded the senses with a loud background beat and flickering images and they found it disturbing and offensive.

While acknowledging the Complainant found the style of the advertisement disturbing, the Chair said there was nothing about the fast-paced presentation of the advertisement which breached the Code for Financial Advertising.

The Chair said she did not consider the content to be subliminal advertising and ruled the advertisement had been prepared with the required standard of social responsibility to consumers and society.

The Chair said taking into account the context, medium, audience and the product being advertised, the advertisement did not breach Principle 1, Principle 2 or Guideline 2(b) of the Code for Financial Advertising.

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 days of receipt of this decision.