

COMPLAINT NUMBER	20/264
ADVERTISER	Greenstone Financial Services NZ
ADVERTISEMENT	OneChoice Television
DATE OF MEETING	6 July 2020
OUTCOME	No Grounds to Proceed

Advertisement: The television advertisement for OneChoice life insurance features a group of women attending a baby shower. One of the guests makes a speech and a toast to the mother-to-be. Her speech includes the following: "...Betsy bubble your little peanut is going to need protecting no matter what happens in life, that's why life insurance with OneChoice is such a fab idea... when the time comes your family may get an advanced pay-out for your funeral costs...". The advertisement ends with the voiceover "Help your family tomorrow by calling OneChoice today. Call 0800 005 814 or visit onechoice.co.nz".

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

Complaint: This ad is potentially racist portraying the brown girl as being so dumb! Why does it have a brown girl in among all the white ones? Who is it trying to appeal to? However, under the ASA code for Financial Advertising, it violates both principles. It does not "OBSERVE A HIGH STANDARD OF SOCIAL RESPONSIBILITY" by making untrue claims by implication.

It violates the second principle because it is not true and clear. It is designed to "MISLEAD, DECEIVE OR CONFUSE CONSUMERS, ABUSE THEIR TRUST, EXPLOIT THEIR LACK OF KNOWLEDGE OR WITHOUT JUSTIFIABLE REASON, PLAY ON FEAR. THIS INCLUDES BY IMPLICATION, OMISSION, AMBIGUITY, EXAGGERATED CLAIM OR HYPERBOLE." All of the above! From saying "Your little peanut is going to need protecting" (from what or who?) to "Your family MAY get advanced payouts for your funerals costs (bring this up at her baby shower?) and "They'll receive a payout of up to \$2million so they're sorted for all life's essentials". There's no clear amount or equation as to how much her little peanut will receive - it may be \$50 - and how will they determine what his or her "essentials" will be? Sooo unclear, and if any gullible (brown) person is dumb enough to inquire no doubt they will have very skilled marketers at the other end to manipulate them to buy policies they may not need.

The relevant provisions were Advertising Standards Code - Principle 1, Rule 1(c); Code for Financial Advertising - Principle 1, Principle 2;

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.

Principle 1: Financial advertisements should observe a high standard of social responsibility particularly as consumers often rely on such products and services for their financial security.

Principle 2: Advertisements should strictly observe the basic tenets of truth and clarity. Advertisements should not or should not be likely to mislead, deceive or confuse consumers, abuse their trust, exploit their lack of knowledge or without justifiable reason, play on fear. This includes by implication, omission, ambiguity, exaggerated claim or hyperbole.

The Chair noted the Complainant's concerns the advertisement was potentially racist and misleading.

The Chair said while the mother-to-be appears appreciative about the efforts her friends have gone to in organising the baby shower, it is not clear whether she has decided to purchase a life insurance policy. Another possible interpretation was that the friends had purchased a policy for the mother-to-be as a combined baby shower gift. Either way the ethnicity of the mother-to-be was incidental to the advertisement.

The Chair said the advertisement encourages consumers to get more information about how this product might suit their individual circumstances by saying "Call 0800 005 814 or visit onechoice.co.nz".

The Chair said while she acknowledges the concerns expressed by the Complainant, the advertisement was not misleading and did not reach the threshold to cause harm, or serious or widespread offence.

The Chair said the advertisement had been prepared with the due sense of social responsibility required and ruled it was not in breach of Principle 1 or Rule 1(c) of the Advertising Standards Code or Principle 1 or Principle 2 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. Appeals must be made in writing via email or letter within 14 calendar days of receipt of this decision.