

COMPLAINT NUMBER	21/126
ADVERTISER	Latitude Financial Services
ADVERTISEMENT	Gem Finance, Television, YouTube
DATE OF MEETING	15 April 2021
OUTCOME	Settled – advertisement removed

Advertisement: The Gem Finance television and YouTube advertisement promotes their debt consolidation loans. The advertisement shows a cartoon depiction of a man hovering in a yoga pose and meditating while, explaining how a Gem personal loan "helps you to leave the chaos behind".

The Chair ruled the complaint was Settled.

Complaint: Tv 3 Tuesday 9th March 8:00pm

<https://m.youtube.com/watch?fbclid=IwAR1jIwpV2ng2t4iG8X4b3nM6BbpxGZ8t19IC1pTVpSr gQRoTFRztJBVqH4U&v=Ph7iUWh8B7E&feature=youtu.be>

This is a disgusting mockery and completely racist. I believe it is absolutely in poor taste and attacking Indians and their religious beliefs and practices.

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

The Chair noted the Complainant was concerned the advertisement was offensive to Indians and their religious beliefs.

The Chair accepted the complaint to go before the Complaints Board to consider whether the Advertising Standards Code and the Code for Financial Advertising had been breached. As part of the self-regulatory process, Advertisers have the option of amending or removing their advertising to comply with the Advertising Codes.

Upon receipt of the complaint, the Advertiser removed the advertisement and confirmed it will not be used again in its current form.

Given the Advertiser's co-operative engagement with the process and the self-regulatory action taken to remove the advertisement, the Chair said that it would serve no further purpose to place the matter before the Complaints Board.

The Chair ruled that the matter was Settled.

Chair's Ruling: Complaint **Settled – advertisement removed**

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.