# [GB] Television Advertisement Lacked ‘Social Responsibility’

**IRIS 2013-6:1/22**

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On 8 May 2013, the UK Advertising Standards Authority published an adjudication finding that a broadcast advertisement was not socially responsible.

The UK Code of Broadcast Advertising (BCAP Code) contains an Article (1.2.), which states that ‘Advertisements must be prepared with a sense of responsibility to the audience and to society’.

29 complaints were received by the Advertising Standards Authority (ASA) regarding an advertisement for a so-called “pay day loan”.

The advertisement, in the name of a company trading as ‘Cash Lady’ was fronted by singer Kerry Katona who had financial problems in her past.

Ms Katona’s message was ‘We've all had money troubles at some point, I know I have. You could see your bank and fill in loads of forms, but is there an easier way to get a loan; check out www.cashlady.co.uk, with cash lady it’s simple to apply for up to £300. It's dead fast too. If you're approved, the money goes straight into your account. So if you need extra cash go to www.cashlady.co.uk. Fast cash for fast lives. That's www.cashlady.co.uk.’

The complaints argued that the advertisement was irresponsible because it focused on Kerry Katona's financial crisis and encouraged people in similar situations to borrow money and indeed encouraged people to borrow the money to live ‘fast’ lives.

PDB UK, Cash Lady’s parent company, argued that Ms Katona had been selected to front the advertisement precisely because viewers would be able to relate to her because of her publicised financial problems; that the ad was not “irresponsible” because her bankruptcy per se had not been mentioned; and the reference to the ‘fast life’ was a comparison between the procedures involved in going to a bank to borrow money and applying to Cash Lady.

The ASA’s adjudication was that the ad breached BCAP Code rule 1.2 (Social responsibility) because ‘some viewers, made vulnerable by financial problems and who may also have had restricted access to credit, may have inferred from the advice given by KK [Kerry Katona] that the Cash Lady loan was advisable for

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those already having financial difficulties' and that 'some viewers would understand the claim to mean that the payday loan would help to fund a celebrity style lifestyle'.

The ASA adjudication concluded that the advertisement 'should not appear in its current form' and Cash Lady was informed 'to take care with the overall presentation of information of its loans'.

### *ASA Adjudication on PDB UK Ltd: PDB UK Ltd t/a Cash Lady*

http://www.asa.org.uk/Rulings/Adjudications/2013/5/PDB-UK-Ltd/SHP_ADJ_219095.aspx

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