[GB] Banned Advertisement for Short-term Lender was ‘Socially Irresponsible’ says ASA

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A radio advertisement for the short-term lender Pounds to Pocket was branded “socially irresponsible” by the Advertising Standards Authority (ASA) on 25 September 2013, and banned from being rebroadcast in its current form.

The ASA took action after a listener complained that the advertisement, which featured an alien character called Bert, trivialised the process of applying for credit and taking on debt.

The advertisement began with a voiceover saying: “Breaking news. Alien life forms are coming to Pounds to Pocket for help with their finances.” A character with a distorted 'alien' voice then stated, "Well I needed a loan quickly. So I looked on your internet and found I can apply for a loan anytime, anywhere.”

CashEuroNet UK LLC, which trades under the name Pounds to Pocket, argued that the claim that the company offered loans "anytime, anywhere" was correct because its service was available 24 hours a day, seven days a week. They added that the advertisement directed listeners to their website as a source of further information about the service, and that it made clear that the credit taken on by the alien was essential, because ‘Bert’ said "I needed a loan quickly". It argued that a need to take out credit could, in no way, be seen as trivialising a decision to take on debt.

The ASA considered the advertisement under Section 1.2 of the UK Code of Broadcasting Advertising (BCAP), which makes clear that advertisements must be prepared with a sense of responsibility to the audience and society. It acknowledged that the advertisement was for short-term credit and that there would be circumstances when consumers might need a loan. But it said that the advertisement did not offer any explanation as to why ‘Bert’ had found it necessary to take out a loan - unlike other advertisements that the ASA had adjudicated on in recent times.

“We considered the use of an alien character removed the ad and the process of taking on debt, from reality which could disguise the seriousness and consequences of taking out credit,” the ASA concluded. “We considered that the combination of the use of the alien, with the claim "pocket a loan today" and the lack of context about why the loan was needed depicted a casual attitude to

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borrowing money and that the ad trivialised the decision to take out credit. We therefore concluded it was socially irresponsible."

The ASA ruled that the advertisement should not be broadcast again in its current form.

ASA Adjudication on CashEuroNet UK LLC

http://www.asa.org.uk/Rulings/Adjudications/2013/9/CashEuroNet-UK-LLC/SHP_ADJ_232319.aspx

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